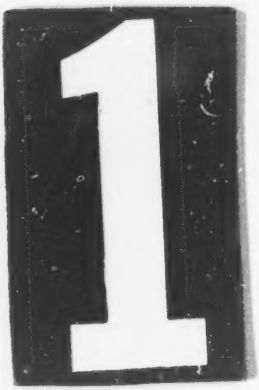
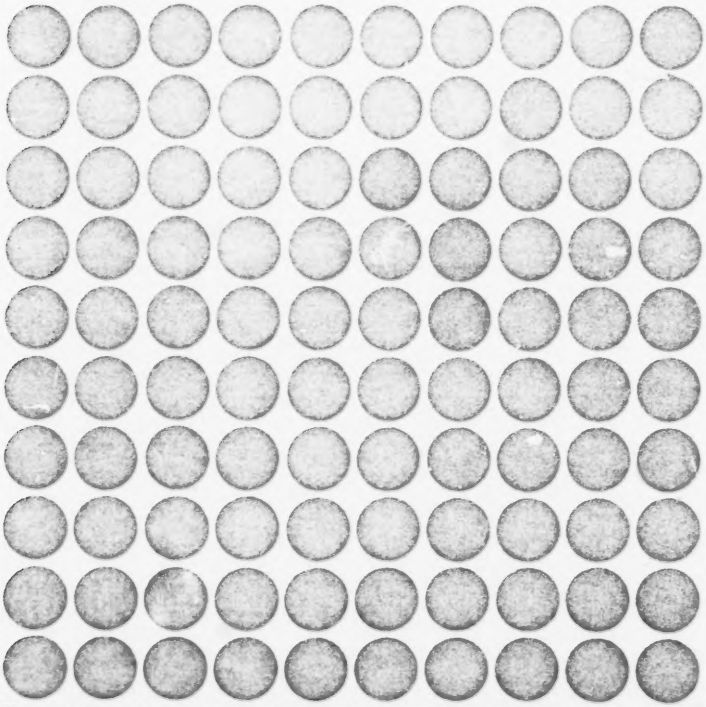


NEW GROUP HEALTH INSURANCE

BASED ON SURVEYS BY THE
HEALTH INSURANCE INSTITUTE
POLICIES ISSUED IN 1980
FIVE YEAR TREND 1975-1980



NEW GROUP HEALTH INSURANCE

Based on Surveys of the Health Insurance Institute

Each year the Health Insurance Institute surveys new group health insurance policies written by insurance companies. This survey is of 3,622 new cases written between January 1 and March 31, 1980, by 31 companies that accounted for nearly 60% of company group health insurance premiums written in the U.S. in 1979.

The sample is considered broad enough to provide an accurate picture of new group cases* for the entire year. It includes 781,099 insured persons, of whom 333,212 are employees, with the remainder their dependents. The group cases are broken into four sizes, by number of insured employees: less than 25, 25-99, 100-499, and 500 or more.

This booklet also contains a section comparing trends in new group plans over a five-year period, 1975-1980. The analysis focuses on employees in groups of 25 to 499 in order to guard against distortions that could result if any one survey period included either too many small cases or one or two extremely large cases.

*A "new case" is one underwritten for the first time, or if previously issued, one that has had hospital-medical, dental, major medical, or disability income benefits added.

Contents

Highlights of 1980 New Group Plan Survey (All Employee Groups)

Comprehensive Major Medical Expense Coverage 3
Supplementary Major Medical Expense Coverage 4
Basic Expense Coverage 4
Intensive Care Coverage 5
Nursing Home Coverage 5
Home Health Care Coverage 5
Dental Coverage 6
All Groups With Medical Care Coverage 6
Short-term Disability Income Coverage 6
Long-term Disability Income Coverage 7

Trends in New Group Plans (1975-1980) (Groups with 25-499 Employees Only)

Major Medical Protection 8
Hospital Expense Coverage 9
Maximum Daily Hospital Benefits 10
Maximum Hospital Confinement Periods 11
Surgical Expense Benefits 11
Physicians' Expense Benefits 12
Disability Income Coverage 12
  Short-term Coverage 13
  Long-term Coverage 13
Dental Coverage 13
Maternity Coverage 14
Mental and Nervous Disorders 14
Continuation and Conversion Coverage 15
Dependent Protection 15
Cost Contributions 15

Summary: Extent of Coverage 1980 16

Highlights of the 1980 New Group Plan Survey

(All Employee Groups)

Please Note: This section reports the 1980 survey results for all *employee groups, regardless of size. The section beginning on page 8 reports trends in coverages only for groups with 25-499 employees.*

Of the 333,212 employees in the 1980 survey, 298,515 were covered by group cases written for the first time. Overall, 71% of all employees either had health insurance coverage paid entirely (58%) or in part (13%) by their employers.

Comprehensive Major Medical Expense Coverage

Of the 159,956 employees with *comprehensive major medical* expense plans:

- 36% had a single deductible of $100. An additional 24% were covered under plans with separate deductible types where no deductible is applied to either hospital or hospital and surgical expenses, but a $100 deductible is applied to all other medical expenses.

- 98% had maximum benefits of $100,000 or more. In fact, 84% percent had available to them benefits up to $1 million or no limit.

- 95% had benefits for treatment of nervous and mental disorders.

- 65% had out-of-pocket limits of $1,000 or less.

Supplementary Major Medical Expense Coverage

Of 84,622 employees with *supplementary major medical* expense plans:

- 76% had a single deductible of $100 before insurance benefits commenced; 10% had a $50 deductible.
- 90% had maximum benefits of $100,000 or more or unlimited benefits.
- 86% had benefits for treatment of nervous and mental disorders.
- 46% had out-of-pocket limits of $1,000 or less.

Basic Expense Coverage

Of 101,395 employees in the survey with basic *hospital expense* plans:

- 58% had insurance paying in full for semiprivate accommodations. An additional 5% had daily room and board benefits of at least $100.
- 72% were insured fully for miscellaneous hospital expenses of $500 or more. 53% had unlimited coverage.

Of 99,461 employees with basic *surgical expense* plans, 66% had maximum benefits of $1,000 or more or no maximum.

Among 71,028 employees with *medical benefits* to help pay in-hospital private physicians' fees, 44% had a maximum benefit of $10 or more.

Of 94,224 employees with *basic diagnostic X-ray coverage*, 67% had maximum benefits of $100 or more; 9% had no limit. This coverage helps pay out-of-hospital diagnostic X-ray and laboratory services.

Intensive Care Coverage

Of the 290,605 employees with *intensive care* accommodations benefits:

- 63% had benefits equal to the hospital daily room and board rate, while 29% had no limit on the daily benefit.

Nursing Home Coverage

Of the 163,067 employees with *nursing home or extended care facility* coverage:

- 71% had daily room and board benefits of $30 or more, or coverage for a semiprivate room.
- 94% had coverage for 60 days or more of confinement; 28% had maximums of 120 days or more.

Home Health Care Coverage

- Of the 55,777 employees covered for *home health care* expenses in lieu of hospitalization or confinement in an extended care facility:
- 92% were covered for physician and nursing services. 61% were covered for physician, nursing and therapy services.

Dental Coverage

Of the 99,997 employees with *dental* coverage:

- 85% had comprehensive dental plans; 65% had a maximum annual benefit of $1,000 or more or no limit.
- 72% were covered by a plan in which dental coverage was integrated with a major medical plan.

All Groups with Medical Care Coverage

Of the 316,054 employees with *medical* plans:

- 94% had benefits for dependents.
- 79% had some provision for continuation or conversion of the coverage at retirement or at terminations other than retirement.
- Excluding those employees with dental coverage only or disability income and dental coverage only, 85% had maternity benefits for themselves or their dependents.

Short-term Disability Income Coverage

Short-term disability income plans commonly provide benefits for periods up to 13, 26 or 52 weeks. Of the 53,800 employees with these plans:

- 72% had benefits from the first day of disability due to accident and from no later than the eighth day because of sickness.
- 25% had 13-week benefit plans; 68%, 26-week plans; 7%, 52-week or 104-week plans.

Long-term Disability Income Coverage

Long-term disability income plans provide benefits for periods ranging from two years to age 65 or for life. Of the 25,504 employees with these plans:

- 53% had benefits beginning after six months of disability; 37% had benefits beginning after three months.
- 90% had benefit periods extending to age 65 or older for both accident and sickness.
- 56% had an average monthly benefit of $700 or more.

Trends in New Group Plans 1975-1980

(Groups with 25-499 Employees)

This section reports on trends in coverages for groups of 25-499 employees only. The section beginning on page 3 reports 1980 data for all employee groups surveyed.

During the five-year period from 1975-1980, benefits provided under new group insurance plans increased steadily.

These increases reflect employer and union efforts to keep employee insurance coverage in line with rising health care costs, and the improvement of health insurance plans to meet the employee's need for greater protection.

(Note: For analytical purposes, this section deals only with groups of 25-499 employees. These groups are taken to represent typical benefit patterns, and covered 134,404 employees in the 1980 survey and 125,734 employees in the 1975 survey.)

Major Medical Protection

Group major medical insurance coverage helps pay for virtually any type of medical care, in or out of hospital, provided a licensed physician prescribes it. Other characteristics of this coverage are high maximum benefits, a deductible amount the insured person must pay, and a co-insurance arrangement by which the insured person and the insurance company share other costs, the company share usually being 80%. Deductibles and co-insurance help keep premium costs down and discourage unnecessary utilization of health care services.

Group major medical policies fall into two categories: (1) supplementary major medical expense plans that wrap around basic plans, mainly to provide benefits for prolonged illnesses, and (2) comprehensive major medical plans that incorporate in one plan both basic coverage and protection against catastrophic expenses.

In all these plans, there has been a marked trend toward higher maximum benefit levels. This is most clearly demonstrated by the fact that 93% of the surveyed employees in 1980 had maximum benefits of more than $100,000, compared with 71% in 1975.

Examination shows the 1980 figures are even more remarkable. Of those with maximum benefits of more than $100,000, 57% had maximums of $1 million and over, and an additional 29% had unlimited benefits.

Maximum Major Medical Benefit (Groups of 25-499 Employees)

Maximum Benefit	Percentage of Employees	
	1975	1980
$5,000	.1%	—
$10,000	3.0	2.8%
$15,000	2.4	—
$20,000	2.9	.7
$25,000	5.0	—
$25,001—$49,999	1.2	—
$50,000	9.3	2.0
$50,001—$99,999	.5	—
$100,000	4.4	1.4
More than $100,000	71.2	93.1

Hospital Expense Coverage

Basic group hospital expense plans provide benefits separately for hospital room and board and other hospital services—such as laboratory fees, drugs, dressings and X-rays.

Under some plans a fixed maximum benefit is paid for daily room and board. Other plans pay the full rate for semiprivate room and board.

Maximum Daily Hospital Benefits

Between 1975 and 1980, benefits in basic group plans increased dramatically. In 1975, 75% of employees had $50 a day or more in room and board benefits. By 1980, 99% had them. There was a trend to make benefit payments equal to a hospital's average semiprivate room and board charge. In 1975, 41% of employees had this coverage, compared with 78% in 1980.

Maximum Daily Hospital Room and Board Benefits and Periods for Which They Will Be Paid (Groups of 25-499 Employees)

Maximum Daily Benefits	Percentage of Employees 1975	1980
Less than $30	1.9%	—
$30—$39	7.6	.2%
$40—$49	15.3	.9
$50—$59	15.3	2.5
$60—$69	11.0	1.5
$70—$79	4.8	1.5
$80—$89	2.0	3.2
$90 or more	.7	11.4
Full payment—semiprivate	40.5	78.0
Full payment—ward	.9	.8
Maximum Number of Days		
Under 70	31.3%	11.4%
70—119	31.2	30.8
120—199	27.9	29.6
200 days and over	9.6	28.2

Maximum Hospital Confinement Periods

The trend here is to provide more days of hospital care. In 1975, 38% of the employees were covered for 120 days and over. In 1980, 58% were so covered.

Surgical Expense Benefits

Group surgical expense plans help meet physicians' fees for surgical procedures. Benefits are listed in a schedule specifying types of operations and the maximum payment for each.

In 1980, 50% of the employees under group basic surgical plans had surgical schedules in which the benefit for one or more operations was at least $1,000, compared with 54% in 1975.

These figures do not include surgical benefits provided on a "reasonable and customary" basis. The percentage of employees with coverage on this basis has increased sharply. In 1975, 10% of the employees had this type of benefit. By 1980, the proportion was 36%.

Maximum Surgical Benefit (Groups of 25-499 Employees)

Maximum Benefit	Percentage of Employees	
	1975	1980
Less than $600	23.0%	4.6%
$600—$799	5.3	4.0
$800--$999	6.8	1.4
$1,000 or more	53.9	50.3
No maximum	.7	3.7
Reasonable and Customary	10.3	36.0

Physicians' Expense Benefits

Group basic medical expense plans provide benefits for physicians' services other than surgery. Most often these benefits apply only to physician hospital visits, but some cover physicians' fees for home or office visits. Benefits may also apply to out-of-hospital laboratory and X-ray expenses.

In 1980, 54% of employees with regular medical expense coverage had maximum benefits of $10 or more toward the cost of each physician hospital visit. In 1975, 18% of employees had such maximum benefits. However, these figures do not include in-hospital benefits on a "reasonable and customary" basis; in 1975, only 8% of covered employees had this type of benefit compared with 20% in 1980.

Disability Income Coverage

Group disability income plans are designed to help pay a portion of an employee's lost wages during disability. Benefits are usually provided, on a weekly or monthly basis, while the employee is totally disabled. Under short-term plans, benefits generally begin after a few days' absence and may be payable for up to two years. Long-term plans provide benefits for two years or longer—sometimes to age 65 or for life. Most plans cover both occupational and non-occupational disabilities, but where Workers' Compensation benefits apply, disability plan benefits are normally reduced.

Short-term Coverage

Short-term disability income plans provide benefits up to 13, 26, 52 or 104 weeks depending on the contract. Most plans are for a 26-week period.

The ratio of employees with 26-week plans providing maximum weekly benefits of $150 or more increased from 22% in 1975 to 43% in 1980.

Short-term Disability Income Coverage (Groups of 25—499 Employees)

Type of Plan	Percentage of Employees	
	1975	1980
13-week plans	33.6%	24.7%
26-week plans	58.6	72.1
52-week and 104-week plans	7.8	3.2

Long-term Coverage

Group long-term disability income plans generally provide benefits up to age 65. In 1975, 90% of the employees having long-term disability coverage were insured through group plans providing both accident and sickness benefits to age 65 or older. In 1980, 84% were so covered. In 1980, 53% had a maximum available monthly income benefit of $2,000 or more, up from 24% in 1975.

Dental Coverage

Group dental expense insurance helps pay for both dental services and supplies.

In 1975, 16% of the employees had this coverage compared with 31% in 1980. The majority of plans are comprehensive and contain deductibles, co-insurance and annual maximum benefit features. In 1975, 62% of those covered had a comprehensive plan, and 72% of these had an annual maximum benefit which was at least $1,000. In 1980, 81% had comprehensive plans, and 72% of this group had maximums of $1,000 or more.

The proportion of employees covered under combination type plans declined over the past five years—from 25% to 17%. Under this type of plan, there is a combination of a deductible and reimbursement dependent on a listed schedule.

Maternity Coverage

The majority of employees with medical insurance over the 1975-1980 period had maternity coverage under their group medical expense plans for themselves or their spouses. It provides a stated benefit for hospital care as well as an allowance for the attending physician.

In 1975, 59% of employees with medical insurance had some form of maternity protection for either themselves or their spouses, compared with 93% in 1980.

Mental and Nervous Disorders

Ninety-two percent of employees with group major medical coverage had some type of coverage for nervous and mental disorders in 1975, compared with 93% in 1980. Of those who had this coverage in 1980, 65% were insured in full for the hospital charges, less than in 1975 when 80% were insured in full.

Continuation and Conversion Coverage

In 1975, 91% of employees had some type of arrangement available to them by which they could continue their coverage upon termination of employment. In 1980, 87% had continuation and/or conversion coverage. Coverage for employees was provided through a continuation of the group plan at retirement for 30% in 1975 and 19% in 1980. Another way of having continued coverage—through conversion to an individual plan without a medical examination—was available to more than 90% of employees surveyed in 1975, and to 87% of employees in 1980.

Dependent Protection

Practically all group medical plans insure dependents. For example, 94% of the employees in the 25-499 size groups surveyed in 1980 had plans providing dependent coverage. This ratio has declined slightly since 1975, when 96% had dependent coverage.

Cost Contributions

In 1980, 35% of employees had the total cost of their group health insurance programs paid for by employers, 57% shared the premium costs, most on a 50/50 basis with their employer, and 8% of employees paid it all themselves.

Contributory Status (Groups of 25-499 Employees)	Percentage of Employees	
	1975	1980
Employer-employee share premium	61.2%	57.3%
Employee pays all	4.3	8.2
Employer pays all	34.5	34.5

The following table provides data on the percentage of all employees surveyed (333,212) and of employees in the surveyed group cases with 25-499 (134,404) employees in 1980 with each type of coverage.

Type of Coverage	Percentage of Employees	
	All Employees Surveyed	Groups of 25-499 Employees
Basic	32.8%	25.6%
Hospital	30.4	23.4
Surgical	29.8	22.1
Regular medical	21.3	14.7
In-hospital	21.3	14.7
In-office	3.4	2.4
In-home	3.2	2.6
Diagnostic X-ray and laboratory	28.3	19.4
Dental	30.0	31.1
Supplementary major medical	25.4	29.0
Comprehensive major medical	48.0	52.9
Nursing home	48.9	52.3
Short-term disability	16.1	20.9
Long-term disability	7.7	8.4

Single copies of the complete tables of the 1980 survey of New Group Health Insurance Policies issued by insurance companies can be obtained without charge by writing to Statistical Services, Health Insurance Institute, 1850 K Street N.W., Washington, D.C. 20006.

A5175-3.2

NEW GROUP HEALTH INSURANCE POLICIES ISSUED IN 1980

Complete Tables

New Group Policies Issued in the First Three Months of 1980

Nineteenth Annual Survey

Complete Tables of
Group Health Insurance Survey of 1980
Conducted by the Health Insurance Institute

SCOPE OF THE STUDY

The survey consisted of a sample of new cases underwritten by reporting companies during the first three months of 1980. For purposes of this study, a new case consisted of one of the following:

a) a case underwritten for the first time by the reporting company; or

b) a case previously underwritten by the reporting company but in which the benefits had been changed by the addition, for the first time, of a basic hospital-medical, major medical (comprehensive or supplementary), dental, short-term, or long-term disability income benefits.

Additions in states in which short-term disability income benefits are required under state "Disability Benefit Laws" were not to be included if the benefits provided in the case did not exceed the limits required by law. However, additions in which the benefits provided did exceed the limits required by state law were included.

The addition of Accidental Death and Dismemberment benefits to a case was not to be considered as a changed case if this was the only change in coverage.

The sample consisted of either 250 cases written by each reporting company during the reporting period or 20% of its estimated new issues for the year, whichever was less. However, every case containing more than 500 employees was to be reported, and each of the other groups in the sample was to represent, if possible, at least 20% of the anticipated cases for the year. A keypunch advice sheet was completed for each case.

The total sample consisted of 3,622 new cases representing 333,212 employees and an estimated 447,887 dependents. Thus, an estimated total of 781,099 individuals was represented in the sample.

Fifty percent of the cases had less than 25 employees, 38% had between 25 and 99 employees, 10% had from 100 to 499 employees, and 2% had 500 or more employees. However, the cases with 500 or more employees covered 53% of the total employees in the sample. Cases with 100-499 employees had 21%, those with 25-99 employees covered 20%, while the less than 25 group had 6% of the total employees in the study.

It was found that 17% of the cases had some form of basic coverage, 23% had supplementary major medical, an additional 66% had comprehensive major medical, while 18% of the cases contained short-term disability income coverage and 4% had long-term disability income coverage. Thirty-nine out of every 100 cases contained more than one type of coverage.

LIST OF TABLES

Distribution by Size of Group	By Number of Cases		By Number of Employees	
	Table	Page	Table	Page
Total Cases	1	5	31	37
Contributory Status	2	5	32	37
Type of Coverage	3	6	33	38
Package Status After Addition of New Coverage	4	6	34	38
Dependent and Maternity Coverage	5	7	35	39
Basic Coverage				
Those covered by basic plans only				
Those covered by basic and major medical				
Maximum Daily Hospital Benefit	6	8	36	40
Maximum Number of Days of Hospital Confinement	7	9	37	41
Miscellaneous Hospital Expense Benefits Amount of Limit	8	9	38	41
Surgical Benefits - Type of Schedule and Maximum Schedule Benefit	9	10	39	42
Medical Expense Benefit - By Maximum Amount of Benefit	10	12	40	44
Diagnostic X-ray - Amount of Benefit	11	13	41	45
Average Benefits and Maximums Provided for Groups with 25-499 Lives by Region and State	12	14	42	46
Comprehensive Major Medical				
Type of Surgical Benefits, Coinsurance Rate, Maximum Amount of Benefit and Maximum Limit on Out-of-Pocket Expenses	13	17	43	49
Type and Amount of Deductible, Deductible Accumulation Period, and Benefit Period	14	18	44	50
Amount of Covered Expenses Subject to Full Reimbursement	15	19	45	51
Type of Daily Room and Board Limit	16	21	46	53
Type of Nervous or Mental Disorder Benefits	17	22	47	54
Supplementary Major Medical				
Type of Deductible, Coinsurance Rate, Maximum Amount of Benefit and Maximum Limit on Out-of-Pocket Expenses	18	23	48	55
Amount of Deductible, Deductible Accumulation Period, and Benefit Period	19	24	49	56
Type and Amount of Daily Room and Board Limit	20	25	50	57
Type of Nervous or Mental Disorder Benefits	21	26	51	58

	By Number of Cases		By Number of Employees	
	Table	Page	Table	Page
Nursing Home or Extended Care Facility Coverage	22	27	52	59
Home Health Care Coverage in Lieu of Hospitalization or Confinement in an Extended Care Facility	23	28	53	60
Dental Coverage - Type of Plan	24	29	54	61
Intensive Care Accommodations - Maximum Daily Benefit	25	30	55	62
Continuation Plans Contained in Medical Care Package	26	31	56	63
Short-term Disability Income Coverage				
Commencement and Duration of Benefit Period	27	33	57	65
Maximum Amount of Weekly Income Provided	28	34	58	66
Average Amount of Weekly Income Provided	29	35	59	67
Long-term Disability Income Coverage				
Commencement and Duration of Benefit Period, Maximum and Average Monthly Income Benefits	30	36	60	68

TABLE 1

Number of Group Health Insurance Cases Included in Sample

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,810	1,372	359	81	3,622
Cases written for first time	1,740	1,303	317	65	3,425
Additions to existing cases	70	69	42	16	197

TABLE 2

Number of Cases by Contributory Status

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,810	1,372	359	81	3,622
Employer Contribution Percentage					
00% (Employee pays entire premium)	162	92	27	8	289
01% - 09%	-	-	-	-	-
10 - 19	389	27	5	-	421
20 - 29	28	77	18	-	123
30 - 39	71	64	18	-	153
40 - 49	22	27	31	-	80
50 - 59	325	482	90	34	931
60 - 69	149	45	22	-	216
70 - 79	37	50	5	8	100
80 - 89	12	14	9	-	35
90 - 99	16	18	13	-	47
100% (Non-contributory)	599	476	121	31	1,227

TABLE 3

Number of Cases by Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Totals by Specific Coverage	1,810	1,372	359	81	3,622
Basic	206	297	100	27	630
Hospital	180	266	91	25	562
Surgical	183	259	85	22	549
Regular Medical	169	187	57	15	428
In-hospital	169	187	57	15	428
In-office	3	13	10	4	30
In-home	7	18	10	3	38
Diagnostic X-ray and Laboratory	181	247	75	20	523
Dental	282	345	122	36	785
Supplementary Major Medical	346	353	110	30	839
Comprehensive Major Medical	1,345	856	173	28	2,402
Nursing Home	1,328	774	184	31	2,317
Short-Term Disability Income	274	296	80	17	667
Long-Term Disability Income	32	55	37	13	137

TABLE 4

Number of Cases by Type of Coverage in Package

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,810	1,372	359	81	3,622
Package Status After Addition of New Coverage					
Basic and Supplementary Major Medical	114	125	45	12	296
Basic and Supplementary Major Medical and Short-Term Disability Income	47	54	16	2	119
Comprehensive Major Medical	1,029	560	89	9	1,687
Supplementary Major Medical	129	60	16	3	208
Basic (Hospital and/or Surgical and/or Medical)	3	12	4	3	22
Short-Term Disability Income	52	59	12	1	124
Long-Term Disability Income	4	18	14	4	40
Basic and Short-Term Disability Income	2	7	5	-	14
Comprehensive Major Medical and Short-Term Disability Income	115	97	18	5	235
Supplementary Major Medical and Short-Term Disability Income	9	9	2	1	21
Combinations that Include Long-Term Disability but not Dental	24	26	16	5	71
Combinations that Include Dental Coverage	240	300	95	26	661
Dental Insurance Coverage	42	45	27	10	124

TABLE 5

Number of Cases with Dependent and Maternity Coverage
Contained in a Medical Care Package

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases with Medical Care Coverage	1,747	1,286	328	75	3,436
Dependent Coverage					
Yes	1,714	1,237	307	68	3,326
No	33	49	21	7	110
Total Cases with Medical Care Coverage*	1,702	1,237	296	63	3,298
Maternity Coverage					
None	407	53	27	6	493
Flat amount:					
Less than $500	1	1	-	2	4
$500 to $999	10	2	-	1	13
$1,000 or more	2	-	-	-	2
Full plan	1,026	1,072	222	48	2,368
Other	256	109	47	6	418

*Excludes employees with dental coverage only or diability income and dental only.

TABLE 6

Number of Cases with Basic Hospital Daily Room and Board Benefits
by Maximum Daily Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases*	180	266	91	25	562
Maximum Daily Benefit	76	39	20	5	140
$ 30 - $ 39	-	1	-	-	1
40 - 49	-	3	1	1	5
50 - 59	3	3	2	-	8
60 - 69	2	2	1	1	6
70 - 79	2	5	2	2	11
80 - 89	7	6	3	-	16
90 - 99	13	5	2	-	20
100 - 109	10	5	5	-	20
110 - 119	6	2	1	-	9
120 - 129	19	3	1	-	23
130 - 139	8	1	1	1	11
140 - 149	-	2	1	-	3
$150 or more	6	1	-	-	7
Median maximum daily benefit	$112	$ 89	$95	$73	$102
Full Payment	104	227	71	20	422
Semiprivate	103	223	71	20	417
Ward	1	4	-	-	5
*Total cases with basic coverage only	8	26	11	5	50
*Total cases with basic plus major medical coverage	172	240	80	20	512

TABLE 7

Number of Cases with Basic Hospital Room and Board Benefits
by Maximum Number of Days of Hospital Confinement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	180	266	91	25	562
Maximum Number of Days	173	255	83	22	533
30 - 39	6	29	8	2	45
40 - 49	-	1	-	-	1
70 - 79	56	59	27	9	151
100 - 109	9	2	-	-	11
120 - 129	56	80	24	2	162
150 - 159	3	-	-	-	3
180 - 189	8	3	1	-	12
360 or more	5	59	16	6	86
No maximum	30	22	7	3	62
No limit on number of days, but limit on amount	7	11	8	3	29

TABLE 8

Number of Cases with Basic Miscellaneous Hospital Expense Benefits
by Amount of Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	180	266	91	25	562
Full Reimbursement up to Maximum of:	173	255	83	22	533
Less than $500	-	-	2	1	3
$ 500 - $ 599	-	2	1	-	3
600 - 699	-	1	1	-	2
800 - 999	1	3	-	-	4
1,000 - 1,199	8	17	3	1	29
1,200 - 1,499	1	5	2	1	9
1,500 - 1,999	4	5	4	-	13
2,000 - 2,499	1	7	3	-	11
2,500 - 2,999	2	1	-	1	4
3,000 - 3,799	2	6	3	-	11
4,000 - 4,999	5	2	-	-	7
$5,000 or more	10	16	4	-	30
Without limit	139	190	60	18	407
Total Combined Maximum	7	11	8	3	29

TABLE 9

Number of Cases with Basic Surgical Expense Benefits
by Type of Schedule and Maximum Schedule Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	183	259	85	22	549
Industry Schedule Based on the 1947 Actuarial Study	2	2	1	-	5
Maximum Benefit:					
$ 500 - $ 599	2	-	-	-	2
600 - 699	-	-	1	-	1
$ 700 or more	-	2	-	-	2
Industry Schedule Based on the 1957 Actuarial Study	2	5	1	-	8
Maximum Benefit:					
$ 300 - $ 599	-	3	1	-	4
600 - 799	2	-	-	-	2
$1,000 - $1,099	-	1	-	-	1
No maximum	-	1	-	-	1
California Relative Value Schedule	177	157	44	12	390
Maximum Benefit:					
Under $500	-	2	-	1	3
$ 500 - $ 599	-	-	-	1	1
600 - 799	-	-	2	-	2
800 - 999	-	2	1	-	3
1,000 - 1,199	13	17	7	2	39
1,200 - 1,399	9	13	3	3	28
1,400 - 1,599	29	17	7	2	55
1,600 - 1,899	24	31	8	2	65
2,000 - 2,499	41	48	9	1	99
2,600 - 2,999	9	6	1	-	16
3,000 - 3,699	11	6	2	-	19
4,000 - 4,499	4	2	1	-	7
4,800 - 5,499	10	5	1	-	16
6,000 - 6,699	15	-	-	-	15
$7,200 or more	12	2	-	-	14
No Maximum	-	6	2	-	8

TABLE 9 (Cont'd)

Number of Cases with Basic Surgical Expense Benefits
by Type of Schedule and Maximum Schedule Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
"Reasonable and Customary " Basis	-	85	31	9	125
Maximum Benefit:					
Under $1,000	-	2	1	-	3
$1,000 - $1,999	-	1	1	-	2
2,000 - 2,099	-	1	1	-	2
3,300 - 3,399	-	-	1	-	1
$5,000 or more	-	1	-	-	1
No maximum	-	80	27	9	116
All Others	2	10	8	1	21
Maximum Benefit:					
$ 300 - $ 499	-	1	2	1	4
500 - 599	-	2	-	-	2
700 - 799	-	1	-	-	1
1,000 - 1,499	-	2	3	-	5
1,500 - 1,999	-	2	-	-	2
2,000 - 2,999	-	2	-	-	2
$3,000 or more	2	-	1	-	3
No maximum	-	-	2	-	2

TABLE 10

Number of Cases with Basic Medical Expense Benefits
by Type of Benefit and Maximum Amount of Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	169	187	57	15	428
Maximum Amount of Benefit					
In-hospital Cases	169	187	57	15	428
Less than $5	-	1	-	-	1
$ 5	12	13	6	2	33
6	2	3	-	-	5
7	5	4	5	2	16
8	2	14	4	1	21
9	20	5	2	-	27
10	52	68	15	3	138
11	14	3	2	-	19
12	7	7	1	1	16
$13 or more	54	34	11	5	104
Reasonable and customary	1	35	11	1	48
In-office Cases	3	13	10	4	30
$ 5	-	1	1	-	2
6	-	-	-	-	-
7	-	1	-	-	1
8	-	1	-	1	2
9	-	-	-	-	-
10	-	1	2	1	4
11	-	-	-	-	-
12	-	1	-	-	1
$13 or more	3	1	2	1	7
Reasonable and customary	-	7	5	1	13
In-home Cases	7	18	10	3	38
$ 5	-	-	1	-	1
6	-	-	-	-	-
7	-	-	-	-	-
8	-	1	-	-	1
9	-	-	-	-	-
10	-	3	2	1	6
11	-	-	-	1	1
12	-	1	-	-	1
$13 or more	7	6	2	-	15
Reasonable and customary	-	7	5	1	13

TABLE 11

Number of Cases with Basic Diagnostic X-ray Benefit
by Maximum Amount of Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	181	247	75	20	523
Maximum Amount of Benefit					
Single Limit	15	53	20	5	93
$ 25	-	1	1	-	2
50	1	1	1	1	4
75	-	1	1	-	2
100	7	25	11	1	44
150	2	4	1	1	8
200	4	10	1	1	16
250	1	-	-	-	1
More than $250	-	10	-	1	11
No limit	-	1	4	-	5
Overall Limit	166	194	55	15	430
$ 25	-	1	-	-	1
50	4	14	2	1	21
75	-	-	2	-	2
100	65	59	25	1	150
150	7	13	3	3	26
200	85	53	6	4	148
250	-	1	3	-	4
More than $250	4	7	4	4	19
No limit	1	46	10	2	59

TABLE 12

Distribution of Cases with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital[4/] Reg. Medical		Diagnostic X-ray & Laboratory		Major Medical Number of Cases		
	No. of Cases	Average Daily Benefit	No. of Cases	Average Maximum	No. of Cases	Average Maximum	No. of Cases	Most Common Maximum	Total	Comprehensive	Supplementary
NEW ENGLAND	4	$105	10	$1,595	8	$11	16	$100	51	16	35
Connecticut	1	129	2	2,050	1	15	2	200	8	3	5
Maine	1	30	1	350	-	-	1	50	5	3	2
Massachusetts	1	140	4	2,000	7	10	9	100	28	5	23
New Hampshire	1	119	3	1,167	-	-	3	100	8	4	4
Rhode Island	-	-	-	-	-	-	-	-	-	-	-
Vermont	-	-	-	-	-	-	1	200	2	1	1
MIDDLE ATLANTIC	10	$ 84	63	$1,783	53	$10	61	$100	175	39	136
New Jersey	-	-	9	2,156	8	9	9	100	28	5	23
New York	2	97	25	1,804	20	11	22	100	82	12	70
Pennsylvania	8	80	29	1,648	25	10	30	100	65	22	43
EAST NO. CENTRAL	14	$112	49	$1,841	45	$11	60	$100	230	113	117
Illinois	6	91	16	1,344	11	9	15	100	87	61	26
Indiana	1	109	5	1,900	3	10	8	100	23	11	12
Michigan	1	208	4	2,550	8	11	11	200	35	7	28
Ohio	5	124	23	2,087	22	11	25	100	79	31	48
Wisconsin	1	86	1	1,000	1	10	1	100	6	3	3
WEST NO. CENTRAL	5	$ 93	20	$1,420	16	$10	21	$100	103	72	31
Iowa	-	-	1	1,200	2	9	2	100	13	8	5
Kansas	1	129	3	1,400	2	10	2	100	13	9	4
Minnesota	2	103	5	1,560	3	10	7	100	25	17	8
Missouri	1	60	7	1,257	6	11	6	100	36	26	10
Nebraska	1	70	4	1,600	3	9	4	100	15	11	4
North Dakota	-	-	-	-	-	-	-	-	1	1	-
South Dakota	-	-	-	-	-	-	-	-	-	-	-

1/ Excluding cases not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit on overall maximum.

TABLE 12 (Cont'd)

Distribution of Cases with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital[4/] Reg. Medical		Diagnostic X-ray & Laboratory		Major Medical Number of Cases		
	No. of Cases	Average Daily Benefit	No. of Cases	Average Maximum	No. of Cases	Average Maximum	No. of Cases	Most Common Maximum	Total	Comprehensive	Supplementary
SOUTH ATLANTIC	12	$ 71	46	$1,774	34	$10	46	$100	272	205	67
Delaware	-	-	-	-	-	-	-	-	-	-	-
District of Columbia	-	-	1	1,200	1	9	2	100	2	-	2
Florida	5	76	13	1,723	8	10	14	200	98	83	15
Georgia	1	85	5	1,520	3	9	5	100	58	50	8
Maryland	-	-	12	1,925	10	11	10	100	29	11	18
North Carolina	5	65	11	1,909	8	11	9	100	33	20	13
South Carolina	-	-	-	-	-	-	2	75	25	23	2
Virginia	-	-	2	1,950	1	8	1	100	14	12	2
West Virginia	1	60	2	1,200	3	6	3	75	13	6	7
EAST SO. CENTRAL	3	$ 78	12	$1,765	6	$ 9	8	$100	104	90	14
Alabama	-	-	4	1,695	2	10	3	250	32	28	4
Kentucky	-	-	-	-	-	-	-	-	9	9	-
Mississippi	2	80	5	1,680	4	9	3	100	18	13	5
Tennessee	1	75	3	2,000	-	-	2	100	45	40	5
WEST SO. CENTRAL	5	$ 73	11	$1,286	11	$ 8	13	$100	255	223	32
Arkansas	-	-	-	-	1	10	2	100	18	16	2
Louisiana	2	45	2	725	2	10	-	-	20	16	4
Oklahoma	-	-	1	1,600	1	8	1	100	24	23	1
Texas	3	91	8	1,388	7	8	10	200	193	168	25

1/ Excluding cases not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 12 (Cont'd)

Distribution of Cases with 25 to 499 Lives for Selected Coverage, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital[4/] Reg. Medical		Diagnostic X-ray & Laboratory		Major Medical Number of Cases		
	No. of Cases	Average Daily Benefit	No. of Cases	Average Maximum	No. of Cases	Average Maximum	No. of Cases	Most Common Maximum	Total	Comprehensive	Supplementary
MOUNTAIN	1	$120	5	$4,640	6	$15	7	$200	90	77	13
Arizona	-	-	-	-	-	-	-	-	31	31	-
Colorado	-	-	4	5,300	5	16	6	200	25	18	7
Idaho	-	-	-	-	-	-	-	-	1	1	-
Montana	-	-	-	-	-	-	-	-	4	4	-
Nevada	-	-	-	-	-	-	-	-	4	4	-
New Mexico	-	-	-	-	-	-	-	-	9	9	-
Utah	1	120	1	2,000	1	10	1	200	15	10	5
Wyoming	-	-	-	-	-	-	-	-	1	-	1
PACIFIC	5	$94	10	$2,500	9	$14	8	$100	212	194	18
Alaska	-	-	-	-	-	-	-	-	-	-	-
California	3	98	7	2,800	5	13	6	100	184	172	12
Hawaii	-	-	-	-	-	-	-	-	7	6	1
Oregon	1	100	2	2,200	2	15	1	150	12	9	3
Washington	1	75	1	1,000	2	18	1	75	9	7	2
TOTAL U.S.	59	$90	226	$1,823	188	$10	240	$100	1,492	1,029	463

1/ Excluding cases not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 13

Number of Cases with Comprehensive Major Medical Coverage
by Type of Surgical Benefit, Coinsurance Rate,
Maximum Amount of Benefit, and
Maximum Limit on Out-of-Pocket Expenses

	Size of Group				
	Less than 25	25-99	100-499	50 or more	Total
Total Cases	1,345	856	173	28	2,402
Major Medical Type					
Benefit on unscheduled basis	1,085	791	162	27	2,065
Benefit on scheduled basis	260	65	11	1	337
Coinsurance Rate*					
80%	1,211	814	168	26	2,219
All others	134	42	5	2	183
Maximum Amount of Benefit					
$ 10,000	1	8	7	1	17
20,000	-	2	1	-	3
50,000	1	4	1	-	6
100,000	-	-	3	2	5
250,000	53	74	19	6	152
250,001 - 999,999	7	9	5	2	23
1,000,000 - 2,499,999	787	551	83	11	1,432
2,500,000 - 4,999,999	-	1	-	-	1
$5,000,000 and over	-	2	1	-	3
Unlimited	496	205	53	6	760
Maximum Limit on Out-of-Pocket Expenses in Benefit Year	1,345	856	173	28	2,402
Less than $500	149	42	5	3	199
$ 500 - 999	822	514	98	11	1,445
1,000	106	120	25	2	253
1,001 - 1,499	96	21	4	1	122
1,500	12	4	1	2	19
1,501 - 1,999	-	6	3	-	9
2,000	26	34	5	-	65
2,001 - 4,999	25	29	12	2	68
$5,000 or more	13	8	1	1	23
No limit	96	78	19	6	199

*Exclusive of full payment area

TABLE 14

Number of Cases with Comprehensive Major Medical Coverage by Type and Amount of Deductible, Deductible Accumulation Period and Length of Benefit Period

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,345	856	173	28	2,402
Type of Deductible					
Single deductible	843	646	123	19	1,631
Less than $100	6	27	16	2	51
$100	697	510	73	11	1,291
150	20	24	5	1	50
200 - 299	52	37	16	3	108
300 - 499	25	4	1	2	32
$500 or more	43	44	12	-	99
Separate deductible types					
Hospital/other	181	85	35	4	305
$0/50	47	9	2	1	59
0/100	116	71	29	3	219
$0/more than $100	18	5	4	-	27
Hospital and surgical/other	233	52	10	4	299
$0/25	-	-	-	-	-
0/50	-	-	1	2	3
0/75	-	-	-	-	-
0/100	229	50	9	1	289
$0/more than $100	4	2	-	1	7
Other separate deductible types	88	73	5	1	167
Deductible Accumulation Period					
Less than 3 months	30	10	6	3	49
3 months	9	7	4	-	20
1 year	1,305	838	162	23	2,328
More than 1 year	1	1	1	1	4
No limit	-	-	-	1	1
Length of Benefit Period					
Less than 1 years	1	8	2	1	12
1 year	1,309	847	169	26	2,351
More than 1 year	35	1	2	1	39

TABLE 15

Number of Cases with Comprehensive Major Medical Coverage
by Amount of Covered Expenses Subject to Full Reimbursement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,345	856	173	28	2,402
No full payment area	947	666	117	20	1,750
Full payment area	398	190	56	8	652
Hospital room and board only	25	6	5	1	37
$1,000	1	2	-	-	3
2,000	-	-	1	-	1
3,000	-	1	-	-	1
4,000	22	1	-	-	23
5,000	-	1	4	1	6
$7,500	-	1	-	-	1
No full payment area	2	-	-	-	2
Hospital miscellaneous only	3	-	1	-	4
All Hospital	176	140	40	5	361
$ 500	3	2	-	-	5
1,000	17	11	3	-	31
2,000	13	31	10	1	55
3,000	4	5	5	1	15
4,000	86	13	5	1	105
5,000	37	59	9	-	105
10,000	14	8	6	-	28
More than $10,000	-	3	1	1	5
No full payment area	2	8	1	1	12
Surgical only - Nonscheduled basis	1	4	-	-	5
Less than $5,000	-	3	-	-	3
$5,000 or more	1	1	-	-	2
All hospital plus surgical - scheduled basis	67	19	3	-	89
$ 1,000	-	2	-	-	2
2,000	3	1	2	-	6
4,000	12	5	-	-	17
5,000	34	4	-	-	38
7,500	16	4	-	-	20
$10,000	-	2	-	-	2
More than $10,000	2	1	1	-	4

TABLE 15 (Cont'd)

Number of Cases with Comprehensive Major Medical Coverage
by Amount of Covered Expenses Subject to Full Reimbursement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
All hospital plus surgical - non-scheduled basis	126	21	7	2	156
$2,000	4	12	6	-	22
3,000	-	1	-	-	1
4,000	-	2	-	-	2
5,000	-	-	-	1	1
More than $10,000	122	6	1	-	129
No full payment area	-	-	-	1	1

TABLE 16

Number of Cases with Comprehensive Major Medical Coverage
by Type of Daily Room and Board Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,345	856	173	28	2,402
Without daily room and board limit	53	29	17	7	106
With daily room and board limit	1,292	827	156	21	2,296
Private only	523	325	76	10	934
Less than $50	-	2	-	-	2
Average semiprivate rate	387	209	44	7	647
Average semiprivate rate plus a dollar amount	107	80	26	2	215
Average ward rate	-	-	1	1	2
Other	29	34	4	-	67
No limit	-	-	1	-	1
Semiprivate and private	520	371	67	10	968
$ 50 - $69	1	2	-	-	3
80 - 89	1	-	-	-	1
90 - 99	1	-	-	-	1
$100 or more	2	8	2	-	12
Average semiprivate rate	409	247	51	8	715
Average semiprivate rate plus a dollar amount	1	63	8	2	74
Other	88	-	-	-	88
No limit	17	51	6	-	74
All accommodations	249	131	13	1	394
Less than $70	1	3	-	-	4
$ 70 - $79	7	-	-	-	7
80 - 89	12	12	-	-	24
90 - 99	18	5	-	-	23
$100 or more	72	22	1	-	95
Average semiprivate rate	138	89	12	1	240
Average semiprivate rate plus a dollar amount	1	-	-	-	1

TABLE 17

Number of Cases with Comprehensive Major Medical Coverage
by Type of Nervous or Mental Disorder Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,345	856	173	28	2,402
Disorders Not Covered	79	49	16	2	146
Disorders Covered for Full Plan Benefits	924	474	101	17	1,516
Whether or not confined in hospital	18	9	4	-	31
While confined in hospital with reduced or limited benefits while not confined in hospital	906	464	95	17	1,482
While confined in hospital only	-	1	2	-	3
Disorders Covered for Reduced or Limited Benefits	342	333	56	9	740
Whether or not confined in hospital	336	330	54	8	728
While confined in hospital only	1	-	-	1	2
Whether or not confined in hospital but following a period of hospital confinement	5	3	2	-	10

TABLE 18

Number of Cases with Supplementary Major Medical Coverage
by Type of Surgical Benefit, Coinsurance Rate,
Maximum Amount of Benefit, and
Maximum Limit on Out-of-Pocket Expenses

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	346	353	110	30	839
Major Medical Type					
Corridor deductible superimposed on reporting company's basic plan	168	249	83	23	523
Corridor deductible superimposed on another carrier's basic plan	164	90	18	3	275
Integrated deductible superimposed on reporting company's basic plan	-	8	1	-	9
Integrated deductible superimposed on another carrier's basic plan	14	6	8	4	32
Coinsurance Rate*					
80%	244	313	99	22	678
All others	102	40	11	8	161
Maximum Amount of Benefit					
$ 10,000	2	5	5	4	16
20,000	-	4	1	1	6
50,000	-	6	5	-	11
100,000	-	8	3	6	17
250,000	1	21	14	9	45
250,001 - 999,999	-	6	4	3	13
1,000,000 - 2,499,999	264	232	36	4	536
2,500,000 - 4,999,999	-	1	2	-	3
$5,000,000 or more	-	-	-	1	1
Unlimited	79	70	40	2	191
Maximum Limit on Out-of-Pocket Expenses in Benefit Year	346	353	110	30	839
Less than $500	130	62	11	-	203
$ 500 - 999	176	188	49	7	420
1,000	4	11	8	2	25
1,001 - 1,499	2	10	4	-	16
1,500	-	3	2	-	5
1,501 - 1,999	-	2	1	1	4
2,000	-	16	2	2	20
2,001 - 4,999	-	13	5	1	19
$5,000 or more	-	2	2	1	5
No limit	34	46	26	16	122

*Exclusive of full payment area.

TABLE 19

Number of Cases with Supplementary Major Medical Coverage
by Amount of Deductible, Deductible Accumulation Period
and Length of Benefit Period

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	346	353	110	30	839
Type of Deductible					
Single deductible	287	328	101	27	743
Less than $50	-	-	-	1	1
$ 50	5	25	4	4	38
75	-	-	1	-	1
100	278	289	88	20	675
$150 and over	4	14	8	2	28
Separate deductible types	59	25	9	3	96
Hospital/other					
$0/50	-	1	-	-	1
0/100	56	20	3	1	80
$0/250	1	-	-	-	1
Hospital and surgical/other					
$0/50	-	-	1	-	1
0/100	1	3	1	-	5
$0/200	-	-	-	1	1
Other separate deductible types	1	1	4	1	7
Deductible Accumulation Period					
Less than 3 months	-	6	14	6	26
3 months	-	1	-	1	2
6 months	2	2	-	1	5
1 year	344	338	95	20	797
More than 1 year	-	5	1	-	6
No limit	-	1	-	2	3
Length of Benefit Period					
Less than 1 year	2	3	4	2	11
1 year	342	350	105	28	825
More than 1 year	-	-	1	-	1
No limit	2	-	-	-	2

TABLE 20

Number of Cases with Supplementary Major Medical Coverage
by Type and Amount of Daily Room and Board Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	346	353	110	30	839
Without daily room and board limit	2	9	2	3	16
With daily room and board limit	344	344	108	27	823
Private only	217	130	64	13	424
Less than $50	-	-	1	-	1
$70 - $79	-	-	-	1	1
Average semiprivate rate	163	71	36	10	280
Average semiprivate rate plus a dollar amount	18	20	21	2	61
Other	36	39	6	-	81
Semiprivate and private	60	141	36	11	248
Less than $50	-	1	-	-	1
$70 - $79	-	-	1	-	1
Average semiprivate rate	34	52	23	4	113
Average semiprivate rate plus a dollar amount	21	69	10	7	107
Other	-	2	1	-	3
No limit	5	17	1	-	23
All accommodations	67	72	8	3	150
$ 50 - $59	-	1	-	-	1
60 - 69	1	-	-	-	1
70 - 79	2	1	-	-	3
80 - 89	4	-	1	-	5
90 - 99	5	1	-	-	6
$100 or more	38	-	1	-	39
Average semiprivate rate	17	67	5	3	92
Other	-	2	1	-	3
Other	-	1	-	-	1
$70 - $79	-	1	-	-	1

TABLE 21

Number of Cases with Supplementary Major Medical Coverage
by Type of Nervous or Mental Disorder Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	346	353	110	30	839
Disorders Not Covered	79	7	10	9	105
Disorders Covered for Full Plan Benefits	189	233	73	20	515
Whether or not confined in hospital	-	5	3	-	8
While confined in hospital with reduced or limited benefits while not confined in hospital	189	228	67	19	503
While confined in hospital only	-	-	1	1	2
While confined in hospital or totally disabled outside of hospital but with reduced or limited benefits if out of hospital and not totally disabled	-	-	2	-	2
Disorders Covered for Reduced or Limited Benefits	78	113	27	1	219
Whether or not confined in hospital	76	112	27	1	216
While confined in hospital only	2	-	-	-	2
Whether or not confined in hospital but following a period of hospital confinement	-	1	-	-	1

TABLE 22

Number of Cases with Nursing Home or Extended Care Facility Coverage
by Maximum Daily Benefit and Maximum Number of Days of Hospital Confinement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,328	774	184	31	2,317
Maximum Daily Benefit	832	467	103	22	1,424
$10 - $19	-	3	-	4	7
20 - 29	146	89	20	5	260
30 - 39	234	177	42	10	463
40 - 49	33	35	10	-	78
50 - 59	102	76	17	1	196
60 - 69	40	27	6	-	73
70 - 79	199	33	1	2	235
80 - 89	58	19	3	-	80
$90 - $99	20	8	4	-	32
Semiprivate Charge	334	199	54	5	592
All Others	162	108	27	4	301
Maximum Number of Days					
Less than 30	137	12	3	-	152
30 - 59	225	82	15	-	322
60 - 99	350	299	85	15	749
100 - 109	91	122	41	10	264
120 - 129	389	84	22	3	498
180 - 309	4	8	2	2	16
360 or more	132	167	16	1	316

TABLE 23

Number of Cases with Home Health Care Coverage in Lieu of Hospitalization or Confinement in an Extended Care Facility

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,702	1,237	296	63	3,298
Not Covered	995	988	235	54	2,272
Services Covered	707	249	61	9	1,026
Physician Services Only	16	1	-	-	17
Physician and Nursing Services Only	-	4	3	2	9
Physician and Therapy Services Only	137	21	8	-	166
Physician, Nursing and Therapy Services	552	216	50	7	825
Therapy Services Only	2	7	-	-	9

TABLE 24

Number of Cases with Dental Insurance Coverage by Type of Plan

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	282	345	122	36	785
Schedule Benefit -- dollar limit on dental expenses for each procedure performed	11	11	3	2	27
Combination -- schedule dollar limit on dental expenses plus a deductible on some or all types of dental expenses. Eligible expenses reimbursed at 100% or some other rate of reimbursement	74	62	21	3	160
Comprehensive -- coinsurance on covered expenses after an initial deductible with a maximum annual benefit of:					
Less than $250	5	29	6	4	44
$ 500 - $ 749	7	31	17	1	56
750 - 999	1	3	8	2	14
1,000 - 1,999	169	201	64	22	456
$2,000 or more	1	1	-	-	2
No limit	14	7	3	2	26

TABLE 25

Number of Cases with Intensive Care Accommodations Benefits Contained in a Medical Care Package by Maximum Daily Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,702	1,237	296	63	3,298
Maximum Daily Benefit					
Less than $100	-	1	2	-	3
$100 - $119	-	-	1	-	1
120 - 139	6	-	-	-	6
140 - 159	6	-	-	-	6
160 - 179	7	5	-	-	12
180 - 199	19	3	-	1	23
200 - 299	89	56	13	-	158
$300 or more	153	125	40	1	319
Same as hospital daily room and board benefits	981	576	154	39	1,750
No limit	441	471	86	22	1,020

TABLE 26

Number of Cases with Continuation Plans Contained
in a Medical Care Package by Type of Plan and Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,747	1,286	328	75	3,436
Type of Continuation Plans					
Continuation available by conversion only:	1,445	1,027	198	40	2,710
1. for all terminations	832	739	121	33	1,725
2. for terminations other than retirement	504	276	77	7	864
3. for retirement only	109	12	-	-	121
Continuation available under group plan at retirement or by conversion for all terminations	203	75	48	12	338
Continuation available under group plan at retirement or by conversion for other than retirement	20	97	29	3	149
Continuation available both under Group plan or by conversion to an individual policy at retirement only	1	1	-	-	2
No provision for continuation	78	86	53	20	237

TABLE 26 (Cont'd)

Number of Cases with Continuation Plans Contained
in a Medical Care Package by Type of Plan and Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Type of Coverage					
Under individual policy of conversion	1,747	1,286	328	75	3,436
Hospital or surgical only	-	7	8	-	15
Hospital and surgical only	497	516	103	23	1,139
Hospital and surgical and medical only	650	374	76	1	1,101
Surgical and medical only	-	1	-	-	1
Some form of basic coverage and supplementary major medical	80	201	52	16	349
Comprehensive major medical	442	101	36	15	594
None	78	86	53	20	237
Under group continuation plan for retirees	1,747	1,286	328	75	3,436
Supplementary to Medicare	182	154	69	12	417
Not supplementary to Medicare	42	19	8	3	72
None	1,523	1,113	251	60	2,947

TABLE 27

Number of Cases with Short-Term* Disability Income Coverage by Day of Commencement of Benefit for Accident and Sickness and Duration of Benefit Period

		Size of Group				
		Less than 25	25-99	100-499	500 or more	Total
Total Cases		274	296	80	17	667
Commencement of Benefit for:						
Accident (day)	Sickness (day)					
13-Week Duration Plans		24	52	24	7	107
1	1	-	1	1	-	2
1	4	2	2	-	-	4
1	8	18	43	19	3	83
1	14	-	1	1	-	2
8	8	2	4	1	4	11
14	14	1	1	2	-	4
All others		1	-	-	-	1
26-Week Duration Plans		228	233	53	8	522
1	1	36	40	11	2	89
1	4	2	8	4	-	14
1	8	171	162	27	3	363
1	14	1	3	3	-	7
8	8	12	12	5	3	32
14	14	4	6	2	-	12
All others		2	2	1	-	5
52- and 104-Week Duration Plans		22	11	3	2	38
1	1	10	2	-	-	12
1	8	5	7	1	1	14
8	8	-	2	1	-	3
All others		7	-	1	1	9

*Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes7 cases covered under a 104-week plan.

TABLE 28

Number of Cases with Short-Term* Disability Income Coverage
by Maximum Amount of Weekly Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	274	296	80	17	667
13-Week Plans	24	52	24	7	107
Less than $70	2	10	8	2	22
$ 70 - $ 89	2	9	8	3	22
90 - 109	4	12	7	-	23
110 - 129	-	5	-	1	6
130 - 149	1	-	-	-	1
150 - 169	4	2	-	-	6
170 - 199	4	2	-	-	6
200 - 249	1	6	1	-	8
250 - 299	2	3	-	1	6
$300 or more	4	3	-	-	7
26-Week Plans	228	233	53	8	522
Less than $70	34	39	16	1	90
$ 70 - $ 89	12	19	1	-	32
90 - 109	33	40	13	1	87
110 - 129	4	5	5	1	15
130 - 149	1	2	1	-	4
150 - 169	12	37	4	2	55
170 - 199	3	7	1	-	11
200 - 249	35	31	2	1	69
250 - 299	58	19	3	-	80
$300 or more	36	34	7	2	79
52- and 104-Week Plans	22	11	3	2	38
Less than $ 70	1	-	-	-	1
$ 70 - $ 89	-	-	-	1	1
90 - 109	-	2	-	-	2
110 - 129	2	-	1	-	3
130 - 149	1	-	-	-	1
150 - 169	2	2	1	-	5
200 - 249	2	2	-	1	5
250 - 299	11	2	1	-	14
$300 or more	3	3	-	-	6

*Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 7 cases covered under a 104-week plan.

TABLE 29

Number of Cases with Short-Term* Disability Income Coverage
by Average Amount of Weekly Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	274	296	80	17	667
13-Week Plans	24	52	24	7	107
Less than $40	4	5	5	-	14
$ 40 - $ 59	2	8	2	3	15
60 - 79	3	6	8	3	20
80 - 99	3	19	7	-	29
110 - 119	-	2	1	-	3
120 - 139	3	2	-	1	6
140 - 159	2	5	1	-	8
160 - 179	6	-	-	-	6
180 - 199	1	-	-	-	1
$200 or more	-	5	-	-	5
26-Week Plans	228	233	53	8	522
Less than $40	44	42	17	1	104
$ 40 - $ 59	7	17	5	-	29
60 - 79	19	27	2	1	49
80 - 99	24	35	8	2	69
110 - 119	37	21	7	2	67
120 - 139	21	20	2	-	43
140 - 159	29	28	3	-	60
160 - 179	13	13	1	-	27
180 - 199	4	8	1	-	13
$200 or more	30	22	7	2	61
52- and 104-week Plans	22	11	3	2	38
Less than $40	3	5	1	-	9
$ 40 - $ 59	1	-	-	-	1
60 - 79	2	-	1	1	4
110 - 119	4	2	-	-	6
120 - 139	6	-	-	-	6
140 - 159	1	1	-	-	2
160 - 179	1	1	-	-	2
180 - 199	2	-	-	-	2
$200 or more	2	2	1	1	6

*Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 7 cases covered under a 104-week plan.

TABLE 30

Number of Cases with Long-Term* Disability Income Coverage
by Commencement and Duration of Benefit Period, and
Maximum and Average Monthly Income Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	32	55	37	13	137
Commencement of Benefit Period					
30 days or 1 month	2	-	1	-	3
60 days or 2 months	1	3	-	-	4
90 days or 3 months	3	14	14	3	34
180 days or 6 months	26	30	18	9	83
365 days or 12 months	-	1	2	-	3
All others	-	7	2	1	10
Duration of Benefit Period					
Accident / Sickness					
2 years / 2 years	-	-	3	1	4
25 years / 25 years	1	-	-	-	1
To age 65 / 2 years	-	4	2	-	6
To age 65 / 5 years	1	1	-	-	2
To age 65 / To age 65	30	40	31	12	113
Lifetime / Lifetime	-	10	1	-	11
Maximum Monthly Benefit					
$ 500 - $ 749	-	4	-	-	4
750 - 999	1	-	-	-	1
1,000 - 1,499	2	8	5	-	15
1,500 - 1,999	19	18	11	6	54
2,000 - 2,249	9	18	8	3	38
$2,250 or more	1	7	13	4	25
Average Monthly Benefit					
Less than $200	-	4	6	-	10
$200 - $299	-	3	4	-	7
300 - 399	-	2	2	-	4
400 - 499	-	-	2	-	2
500 - 599	14	21	8	3	46
600 - 699	3	6	3	1	13
700 - 799	11	6	3	5	25
800 - 899	-	4	2	-	6
$900 or more	4	9	7	4	24

*Long-Term applies to benefit duration of two years or more, but most frequently five years or longer.

TABLE 31

Number of Employees Included in Sample

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	21,141	65,177	69,227	177,667	333,212
Cases written for first time	20,247	61,882	60,887	155,499	298,515
Additions to existing cases	894	3,295	8,340	22,168	34,697

TABLE 32

Number of Employees Covered by Contributory Status of Cases

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	21,141	65,177	69,227	177,667	333,212
Employer Contribution Percentage					
00% (Employee Pays Entire Premium)	1,494	4,480	6,582	35,059	47,615
01% - 09%	-	-	-	-	-
10 - 19	3,076	818	1,599	-	5,493
20 - 29	276	3,362	4,141	-	7,779
30 - 39	1,534	2,809	2,411	-	6,754
40 - 49	301	1,573	4,713	-	6,587
50 - 59	4,321	22,635	16,778	71,195	114,929
60 - 69	2,383	1,656	3,767	-	7,806
70 - 79	513	2,336	803	24,537	28,189
80 - 89	189	781	3,409	-	4,379
90 - 99	256	1,228	2,155	-	3,639
100% (Non-contributory)	6,798	23,499	22,869	46,876	100,042

TABLE 33

Number of Employees by Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Totals by Specific Coverage	21,141	65,177	69,227	177,667	333,212
Basic:	2,502	14,073	20,288	72,343	109,206
Hospital	2,112	12,673	18,827	67,783	101,395
Surgical	2,227	12,076	17,675	67,483	99,461
Regular Medical	2,042	8,813	10,938	49,235	71,028
In-hospital	2,042	8,813	10,938	49,235	71,028
In-office	50	612	2,675	8,061	11,398
In-home	97	837	2,675	7,200	10,809
Diagnostic X-ray and Laboratory	2,171	11,660	14,463	65,930	94,224
Dental	4,065	16,266	25,504	54,162	99,997
Supplementary Major Medical	3,766	17,188	21,837	41,831	84,622
Comprehensive Major Medical	15,693	39,993	31,158	73,112	159,956
Nursing	14,185	36,901	33,400	78,581	163,067
Short-Term Disability Income	3,689	13,466	14,570	22,075	53,800
Long-Term Disability Income	396	2,391	8,872	13,845	25,504

TABLE 34

Number of Employees by Type of Coverages in Package

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	21,141	65,177	69,227	177,667	333,212
Package Status After Addition of New Coverage					
Basic and Supplementary Major Medical	1,324	6,000	9,069	15,743	32,136
Basic and Supplementary Major Medical and Short-Term Disability Income	576	2,610	3,243	1,940	8,369
Comprehensive Major Medical	11,295	26,192	15,322	41,279	94,088
Supplementary Major Medical	1,094	3,350	2,491	4,036	10,971
Basic (Hospital and/or Surgical and/or Medical)	41	740	1,134	40,422	42,337
Short-Term Disability Income	727	2,942	1,615	787	6,071
Long-Term Disability Income	45	750	3,092	4,807	8,694
Basic and Short-Term Disability Income	17	347	695	-	1,059
Comprehensive Major Medical and Short-Term Disability Income	1,548	4,352	2,652	8,018	16,570
Supplementary Major Medical and Short-Term Disability Income	128	470	303	3,166	4,067
Combinations that Include Long-Term Disability but not Dental	281	1,158	4,107	3,307	8,853
Combinations that Include Dental Coverage	3,431	14,029	19,108	43,076	79,644
Dental Insurance Coverage	634	2,237	6,396	11,086	20,353

TABLE 35

Distribution of Number of Employees with Dependent and Maternity Coverage Containted in a Medical Care Package

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees with Medical Care Coverage	20,288	61,136	63,064	171,566	316,054
Dependent Coverage					
Yes	19,847	58,450	57,979	162,315	298,591
No	441	2,686	5,085	9,251	17,463
Total Employees with Medical Care Coverage*	19,600	58,756	55,419	156,830	290,605
Maternity Coverage					
None	3,153	2,783	4,779	32,312	43,027
Flat amount:					
Less than $500	12	59	-	1,478	1,549
$500 to $999	85	101	-	1,097	1,283
$1,000 or more	20	-	-	-	20
Full plan	13,201	50,232	42,191	112,601	218,225
Other	3,129	5,581	8,449	9,342	26,501

*Excludes employees with dental coverage only or disability income and dental only.

TABLE 36

Number of Employees with Basic Daily Room and Board Benefits
by Maximum Daily Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees*	2,112	12,673	18,827	67,783	101,395
Maximum Daily Benefit	1,030	1,833	4,839	34,158	41,860
$ 30 - $ 39	-	48	-	-	48
40 - 49	-	87	192	1,306	1,585
50 - 59	19	129	666	-	814
60 - 69	36	174	296	28,000	28,506
70 - 79	22	188	276	3,755	4,241
80 - 89	114	356	659	-	1,129
90 - 99	180	192	391	-	763
100 - 109	142	262	1,452	-	1,856
110 - 119	79	88	306	-	473
120 - 129	224	170	140	-	534
130 - 139	108	39	214	1,097	1,458
140 - 149	-	58	247	-	305
$150 or more	106	42	-	-	148
Median maximum daily benefit	$ 110	$ 88	$ 98	$ 66	$ 66
Full Payment	1,082	10,840	13,988	33,625	59,535
Semiprivate	1,059	10,574	13,988	33,625	59,246
Ward	23	266	-	-	289
*Total employees with basic coverage only	108	1,500	1,924	41,887	45,419
*Total employees with basic plus major medical coverage	2,004	11,173	16,903	25,896	55,976

TABLE 37

Number of Employees with Basic Hospital Room and Board Benefits
by Maximum Number of Days of Hospital Confinement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	2,112	12,673	18,827	67,783	101,395
Maximum Number of Days	2,034	12,115	16,746	65,474	96,369
30 - 39	109	1,249	2,012	31,075	34,445
40 - 49	-	38	-	-	38
70 - 79	683	3,143	5,667	10,275	19,768
100 - 109	129	70	-	-	199
120 - 129	662	3,529	4,736	3,755	12,682
150 - 159	53	-	-	-	53
180 - 189	98	164	118	-	380
360 or more	68	2,913	2,582	18,023	23,586
No maximum	232	1,009	1,631	2,346	5,218
No limit on number of days, but limit on amount	78	558	2,081	2,309	5,026

TABLE 38

Number of Employees with Basic Miscellaneous Hospital Expense Benefits
by Amount of Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	2,112	12,673	18,827	67,783	101,395
Full Reimbursement up to a Maximum of:	2,034	12,115	16,746	65,474	96,369
Less than $500	-	-	666	28,000	28,666
$ 500 - $ 599	-	129	348	-	477
600 - 699	-	95	401	-	496
800 - 999	16	85	-	-	101
1,000 - 1,199	89	734	974	1,311	3,108
1,200 - 1,499	11	282	218	1,306	1,817
1,500 - 1,999	76	268	847	-	1,191
2,000 - 2,499	20	296	391	-	707
2,500 - 2,999	43	56	-	3,250	3,349
3,000 - 3,799	27	236	425	-	688
4,000 - 4,999	73	146	-	-	219
$5,000 or more	165	750	745	-	1,660
Without limit	1,514	9,038	11,731	31,607	53,890
Total Combined Maximum	78	558	2,081	2,309	5,026

TABLE 39

Number of Employees with Basic Surgical Expense Benefits
by Type of Schedule and Maximum Schedule Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	2,227	12,076	17,675	67,483	99,461
Industry Schedule Based on the 1947 Actuarial Study	47	100	415	-	562
Maximum Benefit:					
$ 500 - $ 599	47	-	-	-	47
600 - 699	-	-	415	-	415
$700 or more	-	100	-	-	100
Industry Schedule Based on the 1957 Actuarial Study	33	267	211	-	511
Maximum Benefit:					
$ 300 - $ 599	-	212	211	-	423
600 - 799	33	-	-	-	33
$1,000 - $1,099	-	25	-	-	25
No maximum	-	30	-	-	30
California Relative Value Schedule	2,124	7,385	8,507	44,279	62,295
Maximum Benefit:					
Under $500	-	124	-	28,000	28,124
$ 500 - $ 599	-	-	-	2,237	2,237
600 - 799	-	-	650	-	650
800 - 999	-	114	296	-	410
1,000 - 1,199	165	881	1,481	3,095	5,622
1,200 - 1,399	126	626	349	3,714	4,815
1,400 - 1,599	402	780	1,113	2,505	4,800
1,600 - 1,899	320	1,381	1,483	1,478	4,662
2,000 - 2,499	536	2,189	1,656	3,250	7,631
2,600 - 2,999	129	319	269	-	717
3,000 - 3,699	151	243	394	-	788
4,000 - 4,499	40	92	157	-	289
4,800 - 5,499	58	303	121	-	482
6,000 - 6,699	126	-	-	-	126
$7,200 or more	71	70	-	-	141
No maximum	-	263	538	-	801

TABLE 39 (Cont'd)

Number of Employees with Basic Surgical Expense Benefits
by Type of Schedule and Maximum Schedule Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
"Reasonable and Customary" Basis	-	3,759	6,942	22,659	33,360
Maximum Benefit:					
Under $1,000	-	73	125	-	198
$1,000 - $1,999	-	53	130	-	183
2,000 - 2,099	-	27	365	-	392
3,300 - 3,399	-	-	180	-	180
$5,000 or more	-	37	-	-	37
No maximum	-	3,569	6,142	22,659	32,370
All Others	23	565	1,600	545	2,733
Maximum Benefit:					
$ 300 - $ 499	-	67	666	545	1,278
500 - 599	-	85	-	-	85
700 - 799	-	26	-	-	26
1,000 - 1,499	-	122	412	-	534
1,500 - 1,999	-	122	-	-	122
2,000 - 2,999	-	143	-	-	143
$3,000 or more	23	-	245	-	268
No maximum	-	-	277	-	277

TABLE 40

Number of Employees with Basic Medical Expense Benefits
by Type of Benefit and Maximum Amount of Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	2,042	8,813	10,938	49,235	71,028
Maximum Amount of Benefit					
In-hospital	2,042	8,813	10,938	49,235	71,028
Less than $5	-	38	-	-	38
$ 5	165	575	1,258	1,867	3,865
6	33	129	-	-	162
7	58	289	968	4,737	6,052
8	22	697	624	28,000	29,343
9	160	184	218	-	562
10	708	3,204	2,320	3,856	10,088
11	107	114	476	-	697
12	104	354	117	3,250	3,825
$13 or more	668	1,725	2,428	5,575	10,396
Reasonable and customary	17	1,504	2,529	1,950	6,000
In-office	50	612	2,675	8,061	11,398
$ 5	-	90	348	-	438
6	-	-	-	-	-
7	-	47	-	-	47
8	-	58	-	3,250	3,308
9	-	-	-	-	-
10	-	55	505	2,000	2,560
11	-	-	-	-	-
12	-	53	-	-	53
$13 or more	50	42	315	861	1,268
Reasonable and customary	-	267	1,507	1,950	3,724
In-home	97	837	2,675	7,200	10,809
$ 5	-	-	348	-	348
6	-	-	-	-	-
7	-	-	-	-	-
8	-	58	-	-	58
9	-	-	-	-	-
10	-	171	505	2,000	2,676
11	-	-	-	3,250	3,250
12	-	53	-	-	53
$13 or more	97	288	315	-	700
Reasonable and customary	-	267	1,507	1,950	3,724

TABLE 41

Number of Employees with Basic Diagnostic X-ray Benefits
by Maximum Amount of Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	2,171	11,660	14,463	65,930	94,224
Maximum Amount of Benefit					
Single Limit	210	2,421	4,024	7,113	13,768
$ 25	-	43	128	-	171
50	11	41	120	1,097	1,269
75	-	68	296	-	364
100	90	1,154	1,873	595	3,712
150	41	168	211	2,500	2,920
200	55	465	365	2,060	2,945
$250	13	-	-	-	13
More than $250	-	450	-	861	1,311
No limit	-	32	1,031	-	1,063
Overall Limit	1,961	9,239	10,439	58,817	80,456
$ 25	-	35	-	-	35
50	66	658	547	28,000	29,271
75	-	-	269	-	269
100	870	3,045	4,205	2,237	10,357
150	99	560	669	12,536	13,864
200	860	2,433	1,119	9,631	14,043
$250	-	67	777	-	844
More than $250	55	355	822	3,523	4,755
No limit	11	2,086	2,031	2,890	7,018

TABLE 42

Distribution of Employees by Groups with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room and Board[2/]		Surgical[3/]		In-hospital[4/] Regular Medical		Diagnostic X-ray & Laboratory		Major Medical Number of Employees		
	No. of Employees	Average Daily Benefit	No. of Employees	Average Maximum	No. of Employees	Average Maximum	No. of Employees	Most Common Maximum	Total	Comprehensive	Supplementary
NEW ENGLAND	190	$104	535	$1,567	432	$11	781	$100	3,234	988	2,246
Connecticut	85	129	135	2,141	85	15	135	200	913	280	633
Maine	48	30	48	350	-	-	48	50	280	163	117
Massachusetts	29	140	189	1,805	347	10	406	100	1,491	215	1,276
New Hampshire	28	119	163	1,172	-	-	163	100	444	253	191
Rhode Island	-	-	-	-	-	-	-	-	-	-	-
Vermont	-	-	-	-	-	-	29	200	106	77	29
MIDDLE ATLANTIC	811	$ 90	5,289	$1,734	4,221	$10	4,589	$100	14,507	3,460	11,047
New Jersey	-	-	634	2,327	579	9	634	100	2,518	670	1,848
New York	271	103	2,720	1,713	2,025	11	1,891	200	7,281	1,056	6,225
Pennsylvania	540	84	1,935	1,571	1,617	10	2,064	100	4,708	1,734	2,974
EAST NO. CENTRAL	1,684	$110	4,073	$1,804	3,029	$10	4,667	$100	18,445	8,894	9,551
Illinois	687	88	1,515	1,294	702	10	1,547	100	6,762	4,312	2,450
Indiana	269	109	438	2,300	219	10	725	100	2,306	874	1,432
Michigan	42	208	244	2,452	391	11	580	200	2,255	466	1,789
Ohio	608	132	1,801	2,059	1,642	10	1,740	100	6,692	3,007	3,685
Wisconsin	78	86	75	1,000	75	10	75	100	430	235	195
WEST NO. CENTRAL	728	$102	1,885	$1,118	1,802	$ 9	2,267	$100	8,094	5,089	3,005
Iowa	-	-	100	1,200	400	9	400	50	921	276	645
Kansas	140	129	330	1,476	190	10	190	100	1,224	652	572
Minnesota	447	105	596	953	494	8	897	100	1,927	1,178	749
Missouri	79	60	589	970	610	10	610	100	3,025	2,156	869
Nebraska	62	70	170	1,549	108	10	170	100	966	796	170
North Dakota	-	-	-	-	-	-	-	-	31	31	-
South Dakota	-	-	-	-	-	-	-	-	-	-	-

1/ Excluding employees not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 42 (Cont'd)

Distribution of Employees by Groups with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room and Board[2/]		Surgical[3/]		In-hospital[4/] Regular Medical		Diagnostic X-ray & Laboratory		Major Medical Number of Employees		
	No. of Employees	Average Daily Benefit	No. of Employees	Average Maximum	No. of Employees	Average Maximum	No. of Employees	Most Common Maximum	Total	Comprehensive	Supplementary
SOUTH ATLANTIC	1,861	$ 69	3,289	$1,543	1,958	$10	3,171	$100	20,829	14,993	5,836
Delaware	-	-	-	-	-	-	-	-	-	-	-
District of Columbia	-	-	27	1,200	27	9	102	100	102	-	102
Florida	646	83	613	1,722	348	10	648	200	7,049	6,014	1,035
Georgia	111	85	448	1,566	187	9	821	100	4,684	3,535	1,149
Maryland	-	-	487	1,924	401	11	400	200	2,463	1,166	1,297
North Carolina	808	60	1,325	1,468	595	13	673	100	3,081	1,677	1,404
South Carolina	-	-	-	-	-	-	128	75	1,718	1,590	128
Virginia	-	-	55	1,942	28	8	27	100	718	663	55
West Virginia	296	60	334	891	372	5	372	75	1,014	348	666
EAST SO. CENTRAL	193	$ 85	1,486	$1,851	586	$ 9	914	$100	6,954	5,076	1,878
Alabama	-	-	545	1,106	117	10	492	250	2,390	1,845	545
Kentucky	-	-	-	-	-	-	-	-	455	455	-
Mississippi	163	87	636	2,003	469	8	366	100	1,401	765	636
Tennessee	30	75	305	2,867	-	-	56	100	2,708	2,011	697
WEST SO. CENTRAL	182	$ 76	991	$1,561	683	$ 8	1,253	$200	17,963	15,854	2,109
Arkansas	-	-	-	-	57	10	175	100	1,110	935	175
Louisiana	56	45	56	735	56	10	-	-	793	687	106
Oklahoma	-	-	96	1,600	96	8	96	100	1,578	1,482	96
Texas	126	90	839	1,611	474	7	982	200	14,482	12,750	1,732

1/ Excluding employees not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 42 (Cont'd)

Distribution of Employees by Groups with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room and Board[2/]		Surgical[3/]		In-hospital[4/] Regular Medical		Diagnostic X-ray & Laboratory		Major Medical Number of Employees		
	No. of Employees	Average Daily Benefit	No. of Employees	Average Maximum	No. of Employees	Average Maximum	No. of Employees	Most Common Maximum	Total	Comprehensive	Supplementary
MOUNTAIN	29	$120	193	$4,419	342	$20	387	$200	5,189	4,265	924
Arizona	-	-	-	-	-	-	-	-	1,640	1,640	-
Colorado	-	-	164	4,846	313	21	358	250	1,459	836	623
Idaho	-	-	-	-	-	-	-	-	34	34	-
Montana	-	-	-	-	-	-	-	-	412	412	-
Nevada	-	-	-	-	-	-	-	-	246	246	-
New Mexico	-	-	-	-	-	-	-	-	406	406	-
Utah	29	120	29	2,000	29	10	29	200	930	691	239
Wyoming	-	-	-	-	-	-	-	-	62	-	62
PACIFIC	994	$ 95	1,191	$1,980	1,422	$16	1,287	$100	14,961	12,532	2,429
Alaska	-	-	-	-	-	-	-	-	-	-	-
California	775	99	977	2,096	1,042	15	1,068	100	13,197	11,205	1,992
Hawaii	-	-	-	-	-	-	-	-	304	277	27
Oregon	53	100	84	2,148	84	15	53	150	495	381	114
Washington	166	75	130	1,000	296	18	166	75	965	669	296
TOTAL U.S.	6,672	$ 91	18,932	$1,693	14,475	$11	19,316	$100	110,176	71,151	39,025

1/ Excluding employees not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 43

Number of Employees with Comprehensive Major Medical Coverage
by Type of Surgical Benefit, Coinsurance Rate,
Maximum Amount of Benefit, and
Maximum Limit on Out-of-Pocket Expenses

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	15,693	39,993	31,158	73,112	159,956
Major Medical Type					
Benefit on unscheduled basis	13,213	37,265	29,417	72,602	152,497
Benefit on scheduled basis	2,480	2,728	1,741	510	7,459
Coinsurance Rate*					
80%	14,686	37,852	30,207	71,682	154,427
All others	1,007	2,141	951	1,430	5,529
Maximum Amount of Benefit					
$ 10,000	10	393	1,201	629	2,233
20,000	-	111	261	-	372
50,000	13	200	216	-	429
100,000	-	-	709	1,568	2,277
250,000	371	3,359	4,119	8,964	16,813
250,001 - $ 999,999	86	418	1,113	1,895	3,512
1,000,000 - 2,499,999	9,018	25,843	14,366	43,831	93,058
2,500,000 - 4,999,999	-	75	-	-	75
$5,000,000 and over	-	162	240	-	402
Unlimited	6,195	9,432	8,933	16,225	40,785
Maximum Limit on Out-of-Pocket Expenses in Benefit Year	15,693	39,993	31,158	73,112	159,956
Less than $500	1,386	1,743	1,026	3,537	7,692
$ 500 - $ 999	10,096	23,838	16,752	31,795	82,481
1,000	1,250	5,756	4,767	1,671	13,444
1,001 - 1,499	626	970	824	1,036	3,456
1,500	154	227	164	1,016	1,561
1,501 - 1,999	-	368	681	-	1,049
2,000	392	1,416	951	-	2,759
2,001 - 4,999	323	1,574	2,133	2,018	6,048
$5,000 or more	180	599	232	10,000	11,011
No limit	1,286	3,502	3,628	22,039	30,455

*Exclusive of full payment area.

TABLE 44

Number of Employees with Comprehensive Major Medical Coverage by Type and Amount of Deductible, Deductible Accumulation Period and Length of Benefit Period

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	15,693	39,993	31,158	73,112	159,956
Type of Deductible					
Single deductible	9,997	30,601	22,380	35,171	98,149
Less than $100	94	1,463	3,805	1,430	6,792
$100	8,451	23,688	12,664	12,918	57,721
150	274	1,373	874	1,000	3,521
200 - 299	467	1,774	2,691	2,216	7,148
300 - 499	168	165	164	17,607	18,104
$500 Or more	543	2,138	2,182	-	4,863
Separate deductible types					
Hospital/other	2,679	3,799	6,178	22,596	35,252
$0/50	684	389	404	1,161	2,638
0/100	1,728	3,227	5,233	21,435	31,623
$0/more than $100	267	183	541	-	991
Hospital and surgical/other	2,073	2,365	1,498	12,530	18,466
$0/25	-	-	-	-	-
0/50	-	-	226	1,730	1,956
0/75	-	-	-	-	-
0/100	2,023	2,238	1,272	800	6,333
$0/more than $100	50	127	-	10,000	10,177
Other separate deductible types	944	3,228	1,102	2,815	8,089
Deductible Accumulation Period					
Less than 3 months	367	717	847	17,971	19,902
3 months	125	301	542	-	968
1 year	15,189	38,924	29,669	44,276	128,058
More than one year	12	51	100	865	1,028
No limit	-	-	-	10,000	10,000
Length of Benefit Period					
Less than 1 year	10	363	231	629	1,233
1 year	15,257	39,552	30,677	71,973	157,459
More than 1 year	426	78	250	510	1,264

TABLE 45

Number of Employees with Comprehensive Major Medical Coverage
by Amount of Covered Expenses Subject to Full Reimbursement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	15,693	39,993	31,158	73,112	159,956
No full payment area	10,819	31,367	21,853	35,014	99,053
Full payment areas	4,874	8,626	9,305	38,098	60,903
Hospital room and board only	350	285	734	800	2,169
$1,000	11	55	-	-	66
2,000	-	-	279	-	279
3,000	-	81	-	-	81
4,000	309	25	-	-	334
5,000	-	58	455	800	1,313
$7,500	-	66	-	-	66
No full payment area	30	-	-	-	30
Hospital miscellaneous only	34	-	148	-	182
All hospital	2,640	6,390	7,054	25,691	41,775
$ 500	45	80	-	-	125
1,000	249	451	423	-	1,123
2,000	217	1,733	1,953	20,025	23,928
3,000	56	174	690	1,161	2,081
4,000	1,265	632	1,251	2,815	5,963
5,000	555	2,466	1,698	-	4,719
10,000	219	378	789	-	1,386
More than $10,000	-	184	109	1,180	1,473
No full payment area	34	292	141	510	977
Surgical only - nonscheduled basis	13	221	-	-	234
Less than $5,000	-	171	-	-	171
$5000 or more	13	50	-	-	63
All hospital plus surgical - scheduled basis	941	815	433	-	2,189
$ 1,000	-	130	-	-	130
2,000	36	26	304	-	366
4,000	190	153	-	-	343
5,000	438	178	-	-	616
7,500	236	161	-	-	397
$10,000	-	112	-	-	112
More than $10,000	41	55	129	-	225

TABLE 45 (Cont'd)

Number of Employees with Comprehensive Major Medical Coverage
by Amount of Covered Expenses Subject to Full Reimbursement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
All hospital plus surgical - non-scheduled basis	896	915	936	11,607	14,354
$2,000	71	493	829	-	1,393
3,000	-	41	-	-	41
4,000	-	121	-	-	121
5,000	-	-	-	10,000	10,000
More than $10,000	825	260	107	-	1,192
No full payment area	-	-	-	1,607	1,607

TABLE 46

Number of Employees with Comprehensive Major Medical Coverage
by Type of Daily Room and Board Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	15,693	39,993	31,158	73,112	159,956
Without daily room and board limit	513	1,521	3,191	20,525	25,750
With daily room and board limit	15,180	38,472	27,967	52,587	134,206
Private only	7,471	14,825	13,310	35,171	70,777
Less than $50	-	93	-	-	93
Average semiprivate rate	5,428	9,742	8,033	29,588	52,791
Average semiprivate rate plus a dollar amount	1,562	3,679	4,518	2,768	12,527
Average ward rate	-	-	115	2,815	2,930
Other	481	1,311	529	-	2,321
No limit	-	-	115	-	115
Semiprivate and private	4,274	17,931	12,543	16,551	51,299
$ 50 - $69	5	105	-	-	110
80 - 89	10	-	-	-	10
90 - 99	4	-	-	-	4
$100 or more	21	428	378	-	827
Average semiprivate rate	3,577	11,576	9,246	14,842	39,241
Average semiprivate rate plus a dollar amount	16	3,103	2,036	1,709	6,864
Other	429	-	-	-	429
No limit	212	2,719	883	-	3,814
All accommodations	3,435	5,716	2,114	865	12,130
Less than $70	11	122	-	-	133
$70 - $79	94	-	-	-	94
80 - 89	170	491	-	-	661
90 - 99	258	146	-	-	404
$100 or more	1,000	879	144	-	2,023
Average semiprivate rate	1,890	4,078	1,970	865	8,803
Average semiprivate rate plus a dollar amount	12	-	-	-	12

TABLE 47

Number of Employees with Comprehensive Major Medical Coverage
by Type of Nervous or Mental Disorder Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	15,693	39,993	31,158	73,112	159,956
Disorders Not Covered	302	2,441	3,381	1,350	7,474
Disorders Covered for Full Plan Benefits	10,908	22,011	18,622	25,890	77,431
Whether or not confined in hospital	227	413	807	-	1,447
While confined in hospital with reduced or limited benefits while not confined in hospital	10,681	21,549	17,450	25,890	75,570
While confined in hospital only	-	49	365	-	414
Disorders Covered for Reduced or Limited Benefits	4,483	15,541	9,155	45,872	75,051
Whether or not confined in hospital	4,394	15,413	8,749	44,265	72,821
While confined in hospital only	3	-	-	1,607	1,610
Whether or not confined in hospital but following a period of hospital confinement	86	128	406	-	620

TABLE 48

Number of Employees with Supplementary Major Medical Coverage
by Surgical Benefit, Coinsurance Rate,
Maximum Amount of Benefit and
Maximum Limit on Out-of-Pocket Expenses

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	3,766	17,188	21,837	41,831	84,622
Major Medical Type					
Corridor deductible superimposed on reporting company's basic plan	2,034	11,602	17,443	31,685	62,764
Corridor deductible superimposed on another carrier's basic plan	1,568	4,634	2,923	3,050	12,175
Integrated deductible superimposed on reporting company's basic plan	-	504	296	-	800
Integrated deductible superimposed on another carrier's basic plan	164	448	1,175	7,096	8,883
Coinsurance Rate*					
80%	3,077	15,274	20,150	30,795	69,296
All others	689	1,914	1,687	11,036	15,326
Maximum Amount of Benefit					
$ 10,000	18	374	1,097	3,028	4,517
20,000	-	238	211	1,500	1,949
50,000	-	342	1,437	-	1,779
100,000	-	307	477	7,223	8,007
250,000	23	984	3,062	15,395	19,464
250,001 - $ 999,999	-	324	857	3,553	4,734
1,000,000 - 2,499,999	2,936	10,726	6,192	6,923	26,777
2,500,000 - 4,999,999	-	58	525	-	583
$5,000,000 or more	-	-	-	1,306	1,306
Unlimited	789	3,835	7,979	2,903	15,506
Maximum Limit on Out-of-Pocket Expenses in Benefit Year	3,766	17,188	21,837	41,831	84,622
Less than $500	1,154	2,701	1,916	-	5,771
$ 500 - $ 999	2,103	8,990	9,242	8,809	29,144
1,000	34	599	1,678	2,000	4,311
1,001 - 1,499	35	454	1,003	-	1,492
1,500	-	169	246	-	415
1,501 - 1,999	-	94	109	1,048	1,251
2,000	-	858	223	2,005	3,086
2,001 - 4,999	-	813	878	1,311	3,002
$5,000 or more	-	138	614	3,166	3,918
No limit	440	2,372	5,928	23,492	32,232

*Exclusive of full payment area.

TABLE 49

Number of Employees with Supplementary Major Medical Coverage
by Amount of Deductible, Deductible Accumulation Period
and Length of Benefit Period

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	3,766	17,188	21,837	41,831	84,622
Type of Deductible					
Single deductible	2,953	16,013	19,709	39,414	78,089
Less than $50	-	-	-	940	940
$ 50	68	1,097	994	6,610	8,769
75	-	-	130	-	130
100	2,826	14,155	17,024	29,924	63,929
$150 and over	59	761	1,561	1,940	4,321
Separate deductible types	813	1,175	2,128	2,417	6,533
Hospital/other					
$0/50	-	39	-	-	39
0/100	764	910	671	861	3,206
0/250	14	-	-	-	14
Hospital and surgical/other					
$0/50	-	-	103	-	103
0/100	16	142	192	-	350
0/200	-	-	-	505	505
Other separate deductible types	19	84	1,162	1,051	2,316
Deductible Accumulation Period					
Less than 3 months	-	497	2,737	12,212	15,446
3 months	-	46	-	940	986
6 months	33	125	-	1,306	1,464
1 year	3,733	16,166	18,699	25,895	64,493
More than 1 year	-	314	401	-	715
No limit	-	40	-	1,478	1,518
Length of Benefit Period					
Less than 1 year	23	197	1,020	1,550	2,790
1 year	3,719	16,991	20,416	40,281	81,407
More than 1 year	-	-	401	-	401
No limit	24	-	-	-	24

TABLE 50

Number of Employees with Supplementary Major Medical Coverage
by Type and Amount of Daily Room and Board Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	3,766	17,188	21,837	41,831	84,622
Without daily room and board limit	18	529	388	3,787	4,722
With daily room and board limit	3,748	16,659	21,449	38,044	79,900
Private only	2,198	6,373	12,455	18,573	39,599
Less than $50	-	-	296	-	296
$70 - $79	-	-	-	861	861
Average semiprivate rate	1,308	3,427	7,075	14,713	26,523
Average semiprivate rate plus a dollar amount	281	1,283	4,277	2,999	8,840
Other	609	1,663	807	-	3,079
Semiprivate and private	652	6,790	6,462	16,759	30,663
Less than $50	-	57	-	-	57
$70 - $79	-	-	166	-	166
Average semiprivate rate	352	2,659	4,162	7,250	14,423
Average semiprivate rate plus a dollar amount	237	3,087	1,866	9,509	14,699
Other	-	103	121	-	224
No limit	63	884	147	-	1,094
All accommodations	898	3,451	2,532	2,712	9,593
$ 50 - $59	-	36	-	-	36
60 - 69	16	-	-	-	16
70 - 79	22	25	-	-	47
80 - 89	60	-	111	-	171
90 - 99	63	30	-	-	93
$100 or more	491	-	415	-	906
Average semiprivate rate	246	3,263	1,605	2,712	7,826
Other	-	97	401	-	498
Other	-	45	-	-	45
$70 - $79	-	45	-	-	45

TABLE 51

Number of Employees with Supplementary Major Medical Coverage
by Type of Nervous or Mental Disorder Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	3,766	17,188	21,837	41,831	84,622
Disorders Not Covered	349	357	2,033	8,968	11,707
Disorders Covered for Full Plan Benefits	2,411	11,567	14,479	32,268	60,725
Whether or not confined in hospital	-	321	681	-	1,002
While confined in hospital with reduced or limited benefits while not confined in hospital	2,411	11,246	13,023	29,018	55,698
While confined in hospital only	-	-	275	3,250	3,525
While confined in hospital or totally disabled outside of hospital but with reduced or limited benefits if out of hospital and not totally disabled	-	-	500	-	500
Disorders Covered for Reduced or Limited Benefits	1,006	5,264	5,325	595	12,190
Whether or not confined in hospital	990	5,235	5,325	595	12,145
While confined in hospital only	16	-	-	-	16
Whether or not confined in hospital but following a period of hospital confinement	-	29	-	-	29

TABLE 52

Number of Employees with Nursing or Extended Care Facility Coverage
by Maximum Daily Benefit and Maximum Number of Days of Hospital Confinement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	14,185	36,901	33,400	78,581	163,067
Maximum Daily Benefit	8,132	22,280	17,977	45,732	94,121
$10 - $19	-	189	-	3,940	4,129
20 - 29	1,956	3,932	3,345	2,989	12,222
30 - 39	2,414	8,444	7,725	13,742	32,325
40 - 49	319	1,554	2,292	-	4,165
50 - 59	1,204	4,090	2,733	4,000	12,027
60 - 69	352	1,221	748	-	2,321
70 - 79	1,344	1,490	110	21,061	24,005
80 - 89	410	818	405	-	1,633
$90 - $99	133	542	619	-	1,294
Semiprivate Charge	4,020	9,731	10,626	13,812	38,189
All Others	2,033	4,890	4,797	19,037	30,757
Maximum Number of Days					
Less than 30	1,119	398	426	-	1,943
30 - 59	1,509	4,122	2,253	-	7,884
60 - 99	4,696	15,378	15,357	50,045	85,476
100 - 109	1,216	5,372	7,579	7,764	21,931
120 - 129	3,829	3,778	4,741	3,397	15,745
180 - 309	54	375	250	16,510	17,189
360 or more	1,762	7,478	2,794	865	12,899

TABLE 53

Number of Employees with Home Health Coverage in Lieu of Hospitalization or Confinement in an Extended Care Facility

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	19,600	58,756	55,419	156,830	290,605
Not Covered	11,638	47,473	42,543	133,174	234,828
Services Covered	7,962	11,283	12,876	23,656	55,777
Physician Services Only	200	26	-	-	226
Physician and Nursing Services Only	-	216	546	16,510	17,272
Physician and Therapy Services Only	1,119	914	1,797	-	3,830
Physician, Nursing and Therapy Services	6,601	9,874	10,533	7,146	34,154
Therapy Services Only	42	253	-	-	295

TABLE 54

Number of Employees with Dental Insurance Coverage by Type of Plans

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	4,065	16,266	25,504	54,162	99,997
Schedule Benefit -- dollar limit on dental expenses for each procedure performed	118	453	528	1,848	2,947
Combination -- schedule dollar limit on dental expenses plus a deductible on some or all types of dental expenses. Eligible expenses reimbursed at 100% or some other rate of reimbursement	1,091	3,217	3,844	3,556	11,708
Comprehensive -- coinsurance on covered expenses after an initial deductible with a maximum annual benefit of:					
Less than $250	79	1,317	1,325	6,742	9,463
$ 500 - $ 749	127	1,440	3,822	2,237	7,626
750 - 999	18	88	1,475	1,200	2,781
1,000 - 1,999	2,424	9,428	13,770	36,899	62,521
$2,000 or more	19	52	-	-	71
No limit	189	271	740	1,680	2,880

TABLE 55

Number of Employees with Intensive Care Accommodation Benefits
Contained in a Medical Care Package
by Maximum Daily Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	19,600	58,756	55,419	156,830	290,605
Maximum Daily Benefit					
Less than $100	-	25	433	-	458
$100 - $119	-	-	296	-	296
120 - 139	34	-	-	-	34
140 - 159	26	-	-	-	26
160 - 179	59	222	-	-	281
180 - 199	166	182	-	1,036	1,384
200 - 299	1,026	2,475	1,820	-	5,321
$300 or more	2,251	5,845	7,585	1,306	16,987
Same as hospital daily room and board benefits	11,228	27,660	30,114	113,379	182,381
No limit	4,810	22,347	15,171	41,109	83,437

TABLE 56

Number of Employees with Continuation Plans Contained
in a Medical Care Package by Type of Plan and Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	20,288	61,136	63,064	171,566	316,054
Type of Continuation Plans					
Continuation available by conversion only:	16,160	48,122	36,783	81,916	182,981
1. for all terminations	10,579	33,577	22,984	49,281	116,421
2. for terminations other than retirement	4,965	13,960	13,799	32,635	65,359
3. for retirement only	616	585	-	-	1,201
Continuation available under group plan at retirement or by conversion for all terminations	2,845	3,583	9,322	28,177	43,927
Continuation available under group plan at retirement or by conversion for other than retirement	181	4,757	5,421	12,100	22,459
Continuation available both under Group plan or by conversion to an individual policy at retirement only	7	49	-	-	56
No provision for continuation	1,095	4,625	11,538	49,373	66,631

TABLE 56 (Cont'd)

Number of Employees with Continuation Plans Contained in a Medical Care Package by Type of Plan and Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Type of Coverage					
Under individual policy of conversion	20,288	61,136	63,064	171,566	316,054
Hospital or surgical only	-	457	1,425	-	1,882
Hospital and surgical only	5,143	24,841	18,297	64,022	112,303
Hospital and surgical and medical only	8,300	16,647	14,174	595	39,716
Surgical and medical only	-	94	-	-	94
Some form of basic coverage and supplementary major medical	1,181	9,572	11,192	21,327	43,272
Comprehensive major medical	4,569	4,900	6,438	36,249	52,156
None	1,095	4,625	11,538	49,373	66,631
Under group continuation plan for retirees	20,288	61,136	63,064	171,566	316,054
Supplementary to Medicare	2,371	7,683	12,643	27,166	49,863
Not supplementary to Medicare	662	706	2,100	13,111	16,579
None	17,255	52,747	48,321	131,289	249,612

TABLE 57

Number of Employees with Short-Term* Disability Income Coverage
by Day of Commencement of Benefit for Accident and Sickness
Duration of Benefit Period

		Size of Group				
		Less than 25	25-99	100-499	500 or more	Total
Total Employees		3,689	13,466	14,570	22,075	53,800
Commencement of Benefit for:						
Accident (day)	Sickness (day)					
13-Week Duration Plans		301	2,542	4,393	6,284	13,520
1	1	-	78	296	-	374
1	4	30	105	-	-	135
1	8	212	2,046	3,127	2,958	8,343
1	14	-	90	150	-	240
8	8	26	193	154	3,326	3,699
14	14	13	30	666	-	709
All others		20	-	-	-	20
26-Week Duration Plans		3,050	10,415	9,806	13,045	36,316
1	1	458	1,547	2,609	1,157	5,771
1	4	36	339	523	-	898
1	8	2,269	7,334	4,481	6,231	20,315
1	14	16	199	566	-	781
8	8	159	575	910	5,657	7,301
14	14	72	357	608	-	1,037
All others		40	64	109	-	213
52- and 104-Week Duration Plans		338	509	371	2,746	3,964
1	1	158	107	-	-	265
1	8	81	259	138	2,237	2,715
8	8	-	143	103	-	246
All others		99	-	130	509	738

*Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 256 employees covered under a 104-week plan.

TABLE 58

Number of Employees with Short-Term* Disability Income Coverage
by Maximum Amount of Weekly Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	3,689	13,466	14,570	22,075	53,800
13-Week Plans	301	2,542	4,393	6,284	13,520
Less than $70	35	503	1,708	1,940	4,186
$ 70 - $ 89	30	456	1,447	2,396	4,329
90 - 109	53	668	1,088	-	1,809
110 - 129	-	264	-	787	1,051
130 - 149	11	-	-	-	11
150 - 169	43	70	-	-	113
170 - 199	35	140	-	-	175
200 - 249	13	229	150	-	392
250 - 299	21	114	-	1,161	1,296
$300 or more	60	98	-	-	158
26-Week Plans	3,050	10,415	9,806	13,045	36,316
Less than $70	404	1,588	3,262	507	5,761
$ 70 - $ 89	171	849	190	-	1,210
90 - 109	456	1,774	2,501	1,051	5,782
110 - 129	58	185	625	1,180	2,048
130 - 149	5	178	425	-	608
150 - 169	182	1,713	744	2,111	4,750
170 - 199	48	420	150	-	618
200 - 249	453	1,269	236	4,000	5,958
250 - 299	839	904	423	-	2,166
$300 or more	434	1,535	1,250	4,196	7,415
52- and 104-Week Plans	338	509	371	2,746	3,964
Less than $70	12	-	-	-	12
$ 70 - $ 89	-	-	-	2,237	2,237
90 - 109	-	81	-	-	81
110 - 129	33	-	130	-	163
130 - 149	18	-	-	-	18
150 - 169	23	56	138	-	217
200 - 249	29	165	-	509	703
250 - 299	166	68	103	-	337
$300 or more	57	139	-	-	196

*Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 256 employees covered under a 104-week plan.

TABLE 59

Number of Employees with Short-Term* Disability Income Coverage
by Average Amount of Weekly Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	3,689	13,466	14,570	22,075	53,800
13-Week Plans	301	2,542	4,393	6,284	13,520
Less than $40	56	238	1,077	-	1,371
$ 40 - $ 59	31	438	446	2,727	3,642
60 - 79	42	273	1,702	2,396	4,413
80 - 99	36	1,073	911	-	2,020
110 - 119	-	60	107	-	167
120 - 139	33	124	-	1,161	1,318
140 - 159	24	196	150	-	370
160 - 179	68	-	-	-	68
180 - 199	11	-	-	-	11
$200 or more	-	140	-	-	140
26-Week Plans	3,050	10,415	9,806	13,045	36,316
Less than $40	535	1,784	3,492	507	6,318
$ 40 - $ 59	99	695	857	-	1,651
60 - 79	276	1,237	296	650	2,459
80 - 99	343	1,763	1,507	5,051	8,664
110 - 119	537	799	1,032	2,641	5,009
120 - 139	300	949	580	-	1,829
140 - 159	344	1,198	366	-	1,908
160 - 179	186	509	150	-	845
180 - 199	62	438	197	-	697
$200 or more	368	1,043	1,329	4,196	6,936
52- and 104-Week Plans	338	509	371	2,746	3,964
Less than $40	50	274	138	-	462
$ 40 - $ 59	12	-	-	-	12
60 - 79	30	-	130	2,237	2,397
110 - 119	61	56	-	-	117
120 - 139	96	-	-	-	96
140 - 159	10	29	-	-	39
160 - 179	19	43	-	-	62
180 - 199	32	-	-	-	32
$200 or more	28	107	103	509	747

*Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 256 employees covered under a 104-week plan.

TABLE 60

Number of Employees with Long-Term* Disability Income Coverage
by Commencement and Duration of Benefit Period, and
Maximum and Average Monthly Income Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	396	2,391	8,872	13,845	25,504
Commencement of Benefit Period					
30 days or 1 month	17	-	141	-	158
60 days or 2 months	24	86	-	-	110
90 days or 3 months	16	570	3,388	5,541	9,515
180 days or 6 months	339	1,310	4,378	7,384	13,411
365 days or 12 months	-	30	419	-	449
All others	-	395	546	920	1,861
Duration of Benefit Period					
Accident / Sickness					
2 years / 2 years	-	-	1,003	865	1,868
25 years / 25 years	12	-	-	-	12
To age 65 / 2 years	-	210	511	-	721
To age 65 / 5 years	22	29	-	-	51
To age 65 / To age 65	362	1,792	7,224	12,980	22,358
Lifetime / Lifetime	-	360	134	-	494
Maximum Monthly Benefit					
$ 500 - $ 749	-	210	-	-	210
750 - 999	13	-	-	-	13
1,000 - 1,499	7	368	1,583	-	1,958
1,500 - 1,999	290	786	2,333	6,861	10,270
2,000 - 2,249	76	763	2,237	2,177	5,253
$2,250 or more	10	264	2,719	4,807	7,800
Average Monthly Benefit					
Less than $200	-	181	1,227	-	1,408
$200 - $299	-	99	1,138	-	1,237
300 - 399	-	116	392	-	508
400 - 499	-	-	594	-	594
500 - 599	135	844	2,255	2,020	5,254
600 - 699	31	309	574	1,366	2,280
700 - 799	193	290	737	6,411	7,631
800 - 899	-	148	683	-	831
$900 or more	37	404	1,272	4,048	5,761

*Long-Term applies to benefit durations of two years or more, but most frequently five years or longer.

The following 31 companies contributed data:

Aetna Life and Casualty

Bankers Life Company

Benefit Trust Life Insurance Co.

Business Men's Assur. Co. of America

Connecticut General Life Insurance Co.

Equitable Life Assur. Soc. of the U.S.

General American Life Insurance Co.

Great American Reserve Insurance Co.

Guardian Life Insurance Co. of America

Hartford Insurance Group

Life Insurance Company of Georgia

Lincoln National Life Insurance Co.

Massachusetts Mutual Life Ins. Co.

Metropolitan Life Insurance Company

Nationwide Mutual Insurance Co.

Northwestern National Life Insurance Co.

Occidental Life Ins. Co. of California

Pacific Mutual Life Insurance Company

Paul Revere Life Insurance Company

Penn Mutual Life Insurance Company

Pilot Life Insurance Co.

Provident Life & Accident Ins. Co.

Provident Mutual Life Insurance Co.

Prudential Insurance Co. of America

Southland Life Insurance Company

Southwestern Life Insurance Company

The Travelers Insurance Company

Union Labor Life Insurance Company

United Pacific Life Insurance Co.

Washington National Insurance Co.

Woodmen Accident and Life Company

The participants wrote nearly 60% of the group health insurance premiums written by insurance companies in the United States in 1979.